

Tradespeople & Homeworkers

Policy Summary

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Your Tower Tradespeople & Homeworkers Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Liabilities Insurance:
 - Employers' Liability
 - Public Liability/Products Liability
 - Legal Defence Costs
- Tools Insurance
- Business Equipment and Business Stock Insurance
- Contractor's All Risks Insurance:
 - Contract Works
 - Own Plant
 - Hired-In Plant
- Personal Accident Insurance
- Legal Expenses Insurance

Full details of what you have chosen will be shown in your Policy Schedule.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

For full Policy details, terms and conditions please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table 1 Standard Features & Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is Included.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits.

Your Contribution in the event of a claim will be shown in your Schedule.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Liabilities Insurance Cover in respect of the following Sections will apply if they are shown as Included on your Policy Schedule The Limits of Indemnity applicable are shown in your Policy Schedule</p>		
<p>Employers' Liability: If Employers' Liability is shown as Included on your Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> • Legal liability for damages to any Person Employed during the period of insurance. • Including costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance – Section 1
<p>Public/Products Liability: If Public/Products Liability is shown as Included on your Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> • Legal liability for damages to any person, accidental loss or damage to property. • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - any Public or Products Liability in connection with advice, design or specification provided for a fee - Fines and penalties - Health and Safety fees for intervention - Cyber (mental injury). • Damage to property means material property, but does not include electronic data. 	Liabilities Insurance – Section 2
<p>Legal Defence Costs: Part A (where Employers' Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974 or the Health & Safety at Work (Northern Ireland) Order 1978. <p>Part B (where Public Liability/Products Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention 	Liabilities Insurance – Section 3

Table 1 Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Tools Insurance If Tools Insurance is shown as Included on your Policy Schedule the following cover will apply:		
<ul style="list-style-type: none"> • Loss or damage to tools within the Territorial Limits. 	<ul style="list-style-type: none"> • Limits apply per person and per single article as shown in the Schedule. • Security restrictions apply to unattended tools. • Cover excludes <ul style="list-style-type: none"> - Terrorism, Disease, and Cyber & Data risks. • Please see 'What is not covered' in your Policy Wording. 	Tools Insurance
Business Equipment and Business Stock Insurance If Business Equipment and Business Stock Insurance is shown as Included on your Policy Schedule the following cover will apply:		
<ul style="list-style-type: none"> • Accidental loss or damage to Business Equipment. • Accidental loss or damage to Business Stock. 	<ul style="list-style-type: none"> • A limit of £2,500 will apply for any single item. • Security restrictions apply. • Cover excludes <ul style="list-style-type: none"> - Items covered under the Tools Insurance - Terrorism, Disease, and Cyber & Data risks. • Please see 'What is not covered' in your Policy Wording. 	Business Equipment and Business Stock Insurance
Contractor's All Risks Insurance Cover in respect of the following Sections will apply if they are shown as Included in Your Schedule:		
Contract Works <ul style="list-style-type: none"> • Loss or damage to the permanent and temporary works occurring on the contract site or in transit within the Territorial Limits. 	<ul style="list-style-type: none"> • Cover excludes <ul style="list-style-type: none"> - Contracts where the estimated contract price is in excess of the sum insured shown in the Policy Schedule - Contract periods in excess of 12 months - Existing structures - Cost of repairing or replacing defective property - Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event - Terrorism, Disease, and Cyber & Data risks. • Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 1

Table 1 Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The following extensions to cover apply:</p> <ul style="list-style-type: none"> • Loss or damage during any maintenance or defects liability period not exceeding 12 months and during a period of 14 days after issue of a Certificate of Completion including <ul style="list-style-type: none"> - work undertaken during such period in respect of your obligations under contract to remedy a defect - constructional plant and equipment insured under Sections 2 and 3 for use in connection with such work. • Cover for temporary offsite storage of materials or goods to be incorporated in the works. • Proportional increase in sum insured if the final price of the contract exceeds the sum insured. • Indemnity to principals. 	<ul style="list-style-type: none"> • Limit any one location 15% of the sum insured or £25,000 whichever is the lower. • Limit 125% of the sum insured. 	
<p>Own Plant</p> <ul style="list-style-type: none"> • Loss or damage to constructional plant and equipment (including temporary buildings) used in connection with the contracts excluding hired-in property. • The cost of recovery or withdrawal of plant and equipment which is unintentionally immobilised. 	<ul style="list-style-type: none"> • Cover excludes <ul style="list-style-type: none"> - Loss or damage occurring outside the Territorial Limits or at any contract site not insured by the policy - Breakdown - Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event - Terrorism, Disease, and Cyber & Data risks. • Property away from the contract site and not in transit must be stored in a locked premises, compound or garage. • Security restrictions apply to property in unattended vehicles. • Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 2
<p>Hired-In Plant</p> <ul style="list-style-type: none"> • Loss or damage to constructional plant and equipment (including temporary buildings) which you have hired for use in connection with the contracts. • The cost of recovery or withdrawal of plant and equipment which is unintentionally immobilised. 	<ul style="list-style-type: none"> • Cover excludes <ul style="list-style-type: none"> - Loss or damage occurring outside the Territorial Limits or at any contract site not insured by the policy - Breakdown - Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event - Terrorism, Disease, and Cyber & Data risks. • Property away from the contract site and not in transit must be stored in a locked premises, compound or garage. • Security restrictions apply to property in unattended vehicles. • Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 3

Table 1 Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Personal Accident Insurance If Personal Accident Insurance is shown as Included on your Policy Schedule the following cover will apply:		
<ul style="list-style-type: none"> • Benefits payable for Death or Disablement as a result of accidental bodily injury sustained by you, your partners, directors or employees during the Operative Time as detailed in the Policy Wording and Schedule. Extensions of cover apply in respect of <ul style="list-style-type: none"> • Medical Expenses • Coma Benefit • Commuting Expenses • Dependents Benefit • Hospitalisation • Paralysis 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Bodily injury as a result of excluded activities. • Sickness or disease. • Cover excludes Terrorism. 	Personal Accident Insurance
Legal Expenses Insurance If Legal Expenses Insurance is shown as Included on your Policy Schedule the following cover will apply:		
Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to: <ul style="list-style-type: none"> • Employment Disputes <ul style="list-style-type: none"> - defence of disputes with staff over contract of employment and alleged breaches of employment legislation • Prosecution Defence <ul style="list-style-type: none"> - defence of specified criminal or civil prosecutions • Occupied Property <ul style="list-style-type: none"> - pursuit or defence of property disputes which may cause financial loss to your business • Damage to Goods <ul style="list-style-type: none"> - pursuit of legal proceedings against a third party in respect of goods owned by you. • Taxation Enquiries <ul style="list-style-type: none"> - accountancy and legal costs involved in representing your business in H M Revenue and Customs investigations 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Our written consent must be obtained to pursue these actions and you must comply with all the requirements detailed in the Policy Wording. • If you select your own legal representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative. • Limit of Liability of £5,000 for any one claim in respect of Taxation claims that are Aspect Enquiries. • Limit of Liability of £25,000 for any one claim in respect of Taxation claims that are Full Enquiries. • The first £100 for any one claim in respect of Contract claims. • Limit of Liability £10,000 in any one Period of Insurance in respect of Jury Service Allowance and Witness Attendance Allowance. • Limits of Liability as otherwise shown in the Schedule for any one claim and in total for all claims in any one Period of Insurance. 	Legal Expenses Insurance

Table 1 Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<ul style="list-style-type: none"> • Appeals to Statutory Bodies <ul style="list-style-type: none"> - Appeal against an improvement, prohibition or suspension notice served on you. • Bodily Injury Recovery <ul style="list-style-type: none"> - pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person. • Contract Disputes <ul style="list-style-type: none"> - pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services where the amount in dispute is equal to or less than £5,000 - <p>Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance up to:</p> <ul style="list-style-type: none"> - £750 per day for any director or partner - £500 per day for any Employee 		

Table 2 General Conditions and Exclusions

If there are any changes to your business or property or any other circumstances that will increase the risk of loss or damage, you must inform us immediately as failure to do so could invalidate your Policy or result in a claim not being paid.

General Conditions and Exclusions
<ul style="list-style-type: none">• Nuclear risks, and war & allied risks are excluded.• Your Contribution to any claim will be detailed on your Policy Schedule.• Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording.

Other Important Information

Making a claim

Should you wish to make a claim under your Policy please call our Claims department on 01624 645900 as soon as possible. You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that you remain dissatisfied and wish to make a complaint, you should contact:

The Managing Director
Tower Insurance Company Limited
PO Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

Email: tower.insurance@uk.rsagroup.com

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

E-Mail Address: ombudsman@iomoft.gov.im

Telephone Number: 01624 686500

If you make a complaint, your right to take legal action against us is not affected.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your Policy documentation.

Sanctions

Tower Insurance Company Limited is unable to provide insurance in circumstances where to do so would be in breach of any trade or economic sanctions imposed by the United Nations, the Isle of Man, the United Kingdom, the European Union or the United States of America or any government, governmental or judicial body or regulatory agency.

Full details will be provided in your Policy wording general conditions.

Renewal and cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us via your broker or in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year, and the amount to be refunded is greater than £25.

We may cancel this policy by giving you at least 30 days notice to your last known address.

In the event of cancellation, we will refund the premium you paid for the rest of the insurance period. We will only do this if you have not made a claim during the period of insurance or if the amount to be refunded is greater than £25.

Who regulates us?

Tower Insurance Company Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.