

iSure Tradesman Ireland

Important Notice

Please read the following information carefully as it is a record of the information given by you and/or on your behalf. This information has been used to decide the premium to charge you and the terms on which to provide cover to you. If the information is correct, to the best of your knowledge and belief, you need take no further action. However if any of the following details appear to be incomplete or incorrect, please contact us as soon as practically possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Schedule. Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.

You have the right to cancel this policy within a 14 day cancellation period. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

This Schedule was issued on:

15/06/2022

Policy Number:

TRI006871

Policy Wording Version:

February 2022

Broker Details:

Biz Broker Ltd t/as Clarke & Conlon Insurance Brokers

Schedule of Insurers

Section(s)	Insurer	Proportion	Registered Address
Liabilities	Accelerant Insurance Europe SA	100%	Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels
Legal Expenses	AmTrust International Underwriters DAC	100%	6-8 College Green, Temple Bar, Dublin, D02 VP48

Your Details

The Insured: Robert Martinak t/a Painting in Colour

Your Correspondence Address: 14 Dromore Road
Dublin 12
Co Dublin
D12 TH70

Your Period of Insurance

Date your Policy Starts: 14/06/2022

Date your Policy Ends: 13/06/2023

Renewal Date: 14/06/2023

Your Premium

Premium: €610.17

Levy (at current rate): €30.51

Administration Fee: €45.00

Total Amount Payable: €685.68

Trade Details

Primary Trade (must cover at least 50% of all business activities):	Painters and Decorators
Secondary Trade (if applicable):	N/A
Third Trade (if applicable):	N/A

Employee Information

Directors	
Number of Manual Directors:	1
Number of Clerical Directors:	0
Employees	
Number of Manual Employees:	2
Number of Clerical Employees:	0
Max Wageroll of Temporary Employees / Temporary Labour Only Sub Contractors:	Not Insured

Cover Details

Description	Limit of Indemnity
Public/Products Liability Limit of Indemnity:	€6,500,000
Employers Liability:	€13,000,000

Tools & Business Equipment

Description	Sum Insured
Tools and Business Equipment:	Not Insured

Contract Works, Own and Hired in Plant

Description	Sum Insured
Contract Works:	Not Insured
Own Plant:	Not Insured
Hired in Plant:	Not Insured

All Risks Machinery

All Risk Equipment	Item Description	Cover Required Area	Sum Insured
Not Insured			

Legal Expenses

Description	Limit of Indemnity	Min/Max in Dispute
Prosecution Defence:	€25,000	Nil
Contract Disputes:	€25,000	€5,000
Debt Recovery:	€25,000	€5,000
Tax Disputes:	€25,000	Nil

Excesses

Policy Excess:	€1,000
Tools:	€200
All Risks Machinery:	Not Insured

Further Information

The Liabilities section of your Insurance Contract is underwritten by Accelerant Insurance Europe SA, Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels. Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels. Accelerant Insurance Europe SA is authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref.3193).

Signed by  on 15/06/2022

James Leathley
Underwriting Director, iSure Underwriting

who is authorised to issue policy documents on behalf of Accelerant Insurance Europe SA, under their authority agreement and in respect to the facility.

Territorial Limits

to Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Claims & Complaints

Insurer	Registered Address
Accelerant Insurance Europe SA <i>Claims Notifications:</i>	Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels <i>Leeson Claims Services Ltd, 68 Merrion Square South, Dublin 2 Tel: 01 539 2890. Email: claims.accelerant@isureunderwriting.ie</i>
AmTrust International Underwriters DAC <i>Claims Notifications:</i>	6-8 College Green, Temple Bar, Dublin, D02 VP48 <i>MIS Underwriting Limited, 14a Jocelyn Street, Dundalk, Co Louth A91 XNY2 Tel: 01 872 0179. Email: underwriting@misgroup.com</i>
Complaints Address	
Managing Director, iSure Underwriting, Unit 5 First Floor, Corlurgan Business Park, Corlurgan, Ballinagh Road, Cavan H12 TW61 Tel: +353 (01) 695 0370 Email: complaints@isureunderwriting.ie	

Section Endorsements & Subjectivities

- Subject to verified claims experience if requested by underwriters

L2 HEAT AWAY EXCLUSION

Under Section 1 of **Your Policy We** will not pay for legal liability claims arising from any work carried out away from **Your** Premises involving the use application or intentional generation of any heat naked flame or spark.

Section Condition 1 of Section 1 is hereby deleted from the Policy.

L17 ABSEILING/CRADLE WORK EXCLUSION

Under Section 1 & 2 of **Your Policy We** will not pay for legal liability claims liability arising from any work carried out when abseiling or when suspended in any cradle or sling.

L71 HAZARDOUS WORK EXCLUSION

Under Sections 1 & 2 of **Your Policy We** will not pay for legal liability claims arising out of or in connection with

1. any work or demolition, except demolition solely undertaken with hand held tools, and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction, alteration or repair
2. the construction, alteration, maintenance or repair of roads, motorways, bridges, viaducts, towers, steeples, spires, pylons or chimney shafts
3. underpinning, pile driving, quarrying, tunnelling mines, ships or blast furnaces
4. the use of explosives
5. any work undertaken airside or on or In the immediate vicinity of aircraft
6. any work on or in
 - docks, harbours or railways
 - chemical or petrochemical works, oil or gas refineries or storage facilities
 - power stations or nuclear power stations.

L133 HEIGHT LIMIT EXCLUSION (20 METRES)

Under Section 1 of **Your Policy We** will not pay for legal liability claims arising from work carried out at heights exceeding 20 metres from ground level.

Trade(s) Applicable:

- Painters and Decorators

L136 SCAFFOLDING EXCLUSION

Under Sections 1 & 2 of **Your Policy We** will not pay for legal liability claims arising from or in connection with;

- a. the supply, erection, alteration or dismantling of scaffolding except where these works are part of an overall building contract
- b. the supply, erection, alteration or dismantling of scaffolding unless by a suitably qualified personnel, with the appropriate FETAC award in the Construction Skills Certification Scheme in respect of Scaffolding tasks, and is not more than 10 metres from ground level and is for your own use in carrying out work within the definition of the insured business

L137 USE OF PLANT

It is a condition of **Your Policy** that all Employees and any other operative for whom the insured is responsible for who operate plant:

1. Have a valid Safe Pass Registration Card.
2. Complete a CSCS Training / Assessment Programme.

It is a legal requirement that all Operators who operate the following plant should have completed Construction Skills Certification Scheme (CSCS):

- 180 Degree Excavator
- 360 Degree Excavator
- Mini Digger
- Tower Crane
- Self – Erect Tower Crane
- Mobile Crane
- Crawler Crane
- Telescopic Handler
- Tractor Dozer
- Site Dumper
- Articulated Dumper
- Slinger Signaller

L139 SAFE PASS REGISTRATION CARD

It is a condition of **Your Policy** that all **Employees** and any other operative for whom the Insured is responsible hold a valid Safe Pass Registration Card at all times.

TR004 - SPRAY DRIFT EXCLUSION

Under Section 1 & 2 of **Your Policy We** will not pay for loss, damage or legal liability claims arising from spray drift or wind drift from the use of paint spraying operations or surface preparation equipment.