

## 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:**

15/06/2023

**Policy Number:**

TRI006871

**Policy Wording Version:**

January 2023

**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  
Dublin 12  
D12 TH70

### Your Period of Insurance

**Date your Policy Starts:** 14/06/2023

**Date your Policy Ends:** 13/06/2024

**Renewal Date:** 14/06/2024

### Your Premium

**Premium:** €633.98

**Levy (at current rate):** €31.70

**Administration Fee:** €45.00

**Total Amount Payable:** €710.68

**Trade Details**

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

**Employee Information**

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

**Cover Details**

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

**Tools & Business Equipment**

Description	Sum Insured
<b>Tools and Business Equipment:</b>	Not Insured

**Contract Works, Own and Hired in Plant**

Description	Sum Insured
<b>Contract Works:</b>	Not Insured
<b>Own Plant:</b>	Not Insured
<b>Hired in Plant:</b>	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

<b>Policy Excess:</b>	€1,000
<b>Tools:</b>	€200
<b>All Risks Machinery:</b>	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 15/06/2023  
Gavin Dollings  
Chief Digital Underwriting Officer

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 &amp; Complaints

Insurer	Registered Address
Accelerant Insurance Europe SA	Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels
<i>Claims Notifications:</i>	<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	6-8 College Green, Temple Bar, Dublin, D02 VP48
<i>Claims Notifications:</i>	<i>MIS Underwriting Limited, 14a Jocelyn Street, Dundalk, Co Louth A91 XNY2 Tel: 01 872 0179. Email: underwriting@misgroup.com</i>
<b>Complaints Address</b>	
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

## Subjectivities

## Section Endorsements

**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

- a. 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 immediately if any defects found until repaired ancillary part of a contract for construction, alteration or repair
- b. the construction, alteration, maintenance or repair of bridges, canals, docks, piers, harbours, dams, viaducts, towers, steeples, spires, pylons or chimney shafts
- c. the construction of or any work in or on railways, railway installations, airports or aerodromes runways, maneuvering areas or aprons or those parts of airports or aerodromes to which aircraft have access, aircraft, watercraft, blast furnaces, chimney shafts, collieries, dams, gas works, mines, power stations, steeples, towers, tunnels, viaducts, quarries, chemical works, petrochemical works, nuclear power plants, oil refineries or fuel depots
- d. underpinning, pile driving, the use of explosives, water diversion, sub aqua work, work undertaken in or on offshore rigs or platforms
- e. work carried out within airport buildings, other than work which:
  - i. is only carried out within the airport terminal building
  - ii. does not involve any work beyond the departure gates at the terminal
  - iii. does not involve the structure of any building

### **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.

### **TR002 - BONA FIDE SUB CONTRACTOR CONDITION**

Under Section 1 Public/Products Liability Section Condition 2, Bona Fide Sub Contractor is applied to **Your Policy**.

### **TR003 - BONA FIDE SUBCONTRACTOR PAYMENT CONDITION**

Under Section 1 Public/Products Liability Section Condition 3, Bona Fide Sub Contractor Payment is applied to **Your Policy**.

### **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.