



Tradespeople & Homeworkers Mid Term Adjustment Schedule

The Insured	Franz Klampfer
Policy number	PC479737
Broker name	COVERSURE INSURANCE SERVICES (BRIGHTON) LTD BN2 3ES
Period of insurance from	30/05/2026
Period of insurance to	11/01/2027

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The Business Trade(s)	Builders - All Premises Builders - All Premises
Address	23 Hanover Terrace BRIGHTON United Kingdom BN2 9SN

Your additional premium		
Premium (excluding insurance premium tax at current HMRC rate)	Insurance premium tax at current HMRC rate	Total premium (including insurance premium tax at current HMRC rate)
£85.27	£10.23	£95.50

Summary of cover

Public and products liability	£66.33
Employers' liability	Not insured
Contract works	£137.11
Owned plant	Not insured
Hired-in plant	Not insured
Portable tools and equipment	Not insured
Personal accident	Not insured
Business travel	Not insured
Business equipment	Not insured
Business stock	Not insured
Legal Expenses	Not insured

Policy cover

Excesses applicable

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total **excess** and includes any policy and/or amended **excesses** that apply.

Public and products liability

Refer to section A in **your** Tradespeople & Homeworkers policy.

Public and products liability - limit of indemnity	£2,000,000
Third party property damage - excess	£250

Contractor "All risks"

Refer to section C in **your** Tradespeople & Homeworkers policy.

	Sum Insured
Contract works Excess	£50,000 any one contract £0
Contract description	Any contract not exceeding £50,000 original estimated contract price for work undertaken in connection with the business .
Contract site	Any situation within the territorial limits .

Endorsements and subjectivities wordings

Please find below the endorsements and subjectivities that apply to **your** policy

AR0251 Heat work away exclusion

Under Section A – Public and products liability **we** will not pay any claim or claims for **damage** arising from or in connection with the use of welding, heating, burning or flame cutting equipment away from **your premises**.

AR0269A Excluding work involving excavation below a specified depth

Under Section A - Public and products liability, **we** will not pay any claim or claims arising in connection with **damage** involving excavation of more than 2 Metres.

AR0651A Excluding external or internal work above a specified height

Under Section A - Public and products liability, **we** will not pay any claim or claims for **damage** in connection with any external or internal work undertaken at a height from the ground or floor of more than 15 Metres.

TP007 Excluding structural, tanking, or waterproofing work, in basements

Under the section titled Public and products liability, **we** will not pay any claim or claims for **damage** or liability arising from any structural tanking or waterproofing work in basements.

AR0270A Excluding work involving excavation below a specified depth

Under Section C - Contractors' 'all risks', **we** will not pay any claim or claims arising in connection with **damage** involving excavation of more than 2 Metres.

AR0652A Excluding external or internal work above a specified height

Under Section C - Contractors' 'all risks', **we** will not pay any claim or claims for **damage** in connection with any external or internal work undertaken at a height from the ground or floor of more than 15 Metres.

AR0200 Piling Foundation and Retaining Wall Works

Under Section C – Contractors "All risks" **we** will not pay any claim or claims for **damage** arising in connection with expenses incurred

- a. for replacing or rectifying piles or retaining wall elements:
 - i. which have become misplaced or misaligned or jammed during their construction
 - ii. which are lost or abandoned or damaged during driving or extraction
 - iii. which have become obstructed by jammed or damaged piling equipment or casings
- b. for rectifying disconnected or declutched sheet piles
- c. for rectifying any leakage or infiltration of material of any kind
- d. for filling voids or for replacing lost bentonite
- e. as a result of any piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity
- f. for reinstating profiles or dimensions.

The burden of proving that such damage is covered will be upon you.

AR0202 Contents of show properties

Under Section C – Contractors "All risks" **we** will pay to cover **damage** to the contents of any show property for which **you** are responsible until:

- a. such property is sold or let or
- b. 90 days after practical completion of the last property on the contract site

whichever is the earlier.

The most **we** will pay for the contents of any one show property is £10,000.

This extension does not apply to loss or **damage** to any items of audio-visual equipment, computers and the like.

AR0222 Underground services amended excess

In respect of **damage** to underground services under Section C – Contractors "All risks":

- a. you shall pay 10% in respect of each claim for damage to fibre optic cables located underground provided that such amount payable by you in respect of each claim shall not be less than £500 and not more than £2500
- b. you shall pay the first £500 in respect of each claim for damage to underground installations (other than fibre optic cables)

Provided that you shall indemnify us in respect of any such amount for which we have made a payment.

TP008 Excluding structural, tanking, or waterproofing work, in basements

Under the sub-section titled 'Contract works', **we** will not pay any claim or claims for **damage** or liability arising from any structural tanking or waterproofing work in basements.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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