Trades and Professions Policy Schedule

Policy Number: IP26ATRAD00029309100

Insured

Name of Insured	Reliable Plumbing Services
Correspondence Address	30C Magpie Hall Lane, Kent, Bromley, United Kingdom, BR2 8EH
Trade/Business	Plumbing & Heating Engineer - domestic/small commercial only

Important Information

Reason For Issue	New Business
Date of Issue	02/10/2026 09:50:23
Policy Wording Version	
Effective Date	09/10/2026 00:01
Renewal Date	09/10/2027 00:01
Insurance Premium	£261.03
Insurance Premium Tax (IPT)	£31.32
Policy Fee	£25.00
Annual Premium	**£317.35**

Your Insurance Broker's Details

Broker Name	Business Insurance Solutions Limited t/as Business Compare
Broker Telephone Number	08004704649
Broker Address	1st Floor 2 Bishops Wharf Walnut Tree Close Guildford GU1 4UP
Iprism Agency Reference	ABUS0005

Section 1 - Public Liability

Item No	Description	Limit of Indemnity
	Public Liability (Any one claim or series of claims arising out of any one event)	£2,000,000
	Number of Persons Insured	2

Section 2 - Employers Liability

Item No	Description	Limit of Indemnity
	Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
	Injury to Working Partners and Proprietors Option	Not Insured

Section 3 and 4 - Contract Works, Tools, Own And Hired In Plant

Item No	Description	Sum Insured/Limit of Indemnity
	Contract Works	Not Insured
	Own Plant (Including Tools)	Not Insured
	Hired in Plant	Not Insured

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Section 5 - Commercial Legal Expenses

Description	Limit of Indemnity
Advice and Assistance (Access to Helplines)	Insured
Commercial Legal Expenses and Tax Enquiries	£100,000 any one incident & £1,000,000 in the aggregate any one period of insurance

Global Endorsements and Conditions Precedent

IP011442728BURN - Burning and Welding Conditions

Under Section 1 - Public Liability, Products and Pollution Liability it is a condition of this Policy that:

A. in respect of work away from the Your own Premises involving the use of the application of heat, including the use of blow torches, blow lamps, flame guns, hot air guns, electric oxy-acetylene or other welding or cutting equipment and angle grinders (in circumstances where sparks are emitted), the following precautions must be complied with on each occasion;

a) for work involving the use of blow lamps, blow torches, flame guns and hot air guns;

i. the area in which work is to be carried out is to be examined before each period of work commences and combustible property within the vicinity of the work either removed or as far as practicable covered by non-combustible material.

ii. suitable fire extinguishing appliances must be kept available for immediate use at the point of work.

iii. the lighting of all blow lamps, blow torches and flame guns must be carried out strictly in accordance with manufacturer's instructions and extinguished immediately after use.

iv. lighted blow lamps, blow torches and flame guns must not be left unattended.

v. hot air guns must be switched off when not in use and when unattended.

vi. upon completion of each period of work a continuous fire safety check must be made of the vicinity of the work for a period of not less than thirty minutes to ensure that there is no risk of fire.

b) for work involving electric oxy-acetylene or other welding or cutting equipment and angle grinders;

i. before each period of work commences the area in which the work is to be carried out, including adjoining shafts or openings and the area on the other side of any wall or partition, must be inspected to see whether any combustible property, other than the property to be worked upon, is in danger of ignition either directly or by conduction of heat.

ii. all combustible property must be removed to a distance of not less than 10 metres from the point of work and property which cannot be moved must be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection.

iii. You must arrange for a person who is competent in the use of fire extinguishing appliances to work in conjunction with the operative using the equipment to act as a firewatcher and to remain in attendance at all times until lighted flame equipment is extinguished and angle grinders are switched off.

iv. suitable fire extinguishing appliances must be made available for immediate use at the point of work.

v. the lighting or operation of all angle grinders, electric oxy-acetylene or welding and cutting equipment must be carried out strictly in accordance with the manufacturer's instructions and extinguished or switched off after use.

vi. lighted or active, electric oxy-acetylene or other welding and cutting equipment and angle grinders must not be left unattended.

vii. gas cylinders not in use must be kept outside the building in which the work is taking place where practicable, but in any event at least 5 metres from the point of application of heat.

viii. upon completion of each period of work a thorough fire safety check must be made of all the areas in which the work was carried out, including adjoining shafts or openings and the area on the other side of any wall or partition for a period of not less than thirty minutes to ensure that there is no risk of fire.

IP011442728BURN - Burning and Welding Conditions (Continued)

B. when using bitumen boilers, the boiler must be placed on a non-combustible surface and is not to be left unattended whilst lit.

If You do not comply with this condition We will not pay Your claim

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability and the General Policy Conditions and General Policy Exclusions

IP011442678EXS - Increased Public Liability Excess - £500

We will not indemnify You under Section 1 - Public Liability, Products and Pollution Liability in respect of the first £500 of each and every loss in respect of Property Damage Bodily Injury and or any liability and not as otherwise stated in the Policy Schedule

IP011442690FREST - Four Floors Work Restriction

We will not indemnify You under Section 1 - Public Liability, Products and Pollution Liability in respect of all loss Property Damage Bodily Injury and or legal liability unless such work is undertaken in or on the first four floors (including basement and attic) of any buildings or that part of any building (including the grounds thereof) occupied solely as:

a) private dwellings
b) shops
c) offices
d) hotels
e) public houses and restaurants
f) guest houses
g) schools or colleges
h) residential, retirement or nursing homes

We will not be liable in respect of all loss Property Damage Bodily Injury and or legal liability to property caused by or in connection with

1. work carried out over and above the fourth floor (including basement and attic) of the premises specified above
2. work in or on any other premises not defined above

IP011442725EFF - Inefficacy (of Products) Exclusion

We will not indemnify You under Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability and Sub-section 1 (b) Product Liability in respect of all loss Property Damage Bodily Injury and or legal liability arising from or in connection with the failure of a Product (or any part of a Product) to fulfil the purpose for which it was designed or to perform its function as specified, warranted or guaranteed.

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability and Sub-section 1 (b) Product Liability and the General Policy Conditions and General Policy Exclusions

IP011442726PIEX - Total Professional Indemnity Exclusion

Under Section 1 - Public Liability, Products and Pollution Liability the following Exclusions are deleted:

i) Exclusion (h) under Sub-section 1 (a) Public Liability
ii) Exclusion (j) under Sub-section 1 (b) Product Liability
iii) Exclusion (f) under Sub-section 1 (c) Pollution Liability

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IP011442726PIEX - Total Professional Indemnity Exclusion (Continued)

We will not indemnify You under this Policy in respect of liability:

a) for the rendering of a professional service of any omission thereof;

b) for any advice, design, plans, specifications, formulae, surveys, directions prepared and/or consultancy work carried out by You

irrespective of whether a fee is charged

This Exclusion does not apply to Section 2 - Employers Liability

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability Sub-section 1 (b) Product Liability Sub-section 1 (c) Pollution Liability and the General Policy Conditions and General Policy Exclusions

Excesses

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

Section	Minimum Excess Applicable
Section 1 - Public and Products Liability	£250
Section 2 - Employers' Liability	No excess applies
Section 3 and 4 - Contract Works, Tools, Own and Hired in Plant	£250
Theft, attempted theft or malicious damage	£500
Section 5 - Commercial Legal Expenses	
Sub Section 3 - Contract Disputes	£500 - In respect of claims where the amount in dispute exceeds £5,000
All other commercial legal expenses sections other than sub-section 3 - contract disputes	No excess applies

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Your Insurers

Sections 1 - 4 and Optional Extensions are provided by

Insurer:	Convex Insurance UK Limited
Registered Number:	11796392
Registered Office:	52 Lime Street, London, EC3M 7AF
Website:	www.convexin.com
FCA Registration Number:	840616
Unique Market Reference:	IPCONVEX01202025C
Complaint Address:	Complaints Team, 52-54 Lime Street, London, EC3M 7AG
Complaint Telephone:	07919 603 210
Complaint E-Mail:	complaints@convexin.com

Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Iprism Underwriting Agency Limited has a delegated authority agreement with Convex Insurance UK Ltd, who are the Insurer. As such, Iprism Underwriting Agency Limited represents the Insurer when they interact with You as the Insured about this insurance Policy.

Section 5 (Commercial Legal Expenses) is provided by

Insurer:	ARAG Legal Expenses Insurance Company Limited
Registered Number:	103274
Registered Office:	Unit 4A, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Website:	www.arag.co.uk
FCA Registration Number:	202106
Complaint Address:	The Customer Relations Department, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Complaint Telephone:	0344 893 9013
Complaint E-Mail:	customerrelations@arag.co.uk

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

About Iprism Underwriting Agency Limited

Iprism is a trading name of Iprism Underwriting Agency Limited, authorised and regulated by the Financial Conduct Authority and its Firm Reference Number is 460209. Its permitted business permissions include assisting in the administration and performance of a contract of insurance. Registered company number: 05604278. Registered office address: 1st Floor, 17 Bevis Marks, London, EC3A 7JB.

Policy Terms

You have a duty to present Us with a fair presentation of the risks to be insured, and You must disclose every material fact which You know or ought to know about these risks. You do not need to disclose circumstances which reduce the risk, or those which We already know or ought to know.

If You breach Your duty to provide a fair presentation of the risks to be insured, the Policy could be cancelled, claims refused, or terms may be changed in line with the policy conditions.

If You have any queries about these clauses, please speak to Your insurance broker.

How do You make a claim?

If You need to make a claim, please call the Iprism Claims Team as soon as possible on the dedicated Iprism claims telephone number below. When submitting a claim please provide Your Policy number which can be found on the top of each page of this document and tell the police immediately if loss or damage has been caused by malicious persons or thieves and obtain a crime reference number.

Claims Telephone: 0333 005 1616

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Alternatively, if You prefer to submit Your claim in writing, please email the Iprism Claims Team at the dedicated address provided below as soon as possible. Be sure to include Your Policy number, which appears at the top of each page of this document.

Claims Email: iprismclaims@uk.sedgwick.com