

Period of insurance from 14/11/2023

To midnight on 13/11/2024

Policyholder	William Goodwin William Goodwin	Premium
Address:	23 Sylvan Court	£213.31
	Plymouth Devon PL1 5PP	Insurance Premium Tax 12.00 %
Trading Name:	Goodwin Electrical	£25.60
Business Description:	Electrician	Total
		£238.91

Please read this schedule carefully, check that it meets your requirements. Please contact us on 0330 024 2454 if you need to discuss your policy.

Sections Description	Limit of Liability/Sum Insured
Public and Products Liability Section	£2,000,000
Number of Insured Persons: Manual 4	
Employers' Liability Section	£10,000,000
Number of Insured Persons: Manual 2	

Endorsements

The Endorsements shown below apply to your policy.

Excluded Activities

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with

1. the demolition or partial demolition of any structure
2. the surfacing or construction of roads
3. the laying of underground services
unless incidental to any building contract undertaken by **You** for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based **Product**
8. work on computer mainframe installations and their cabling.

Premise Restriction

We shall only be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on buildings or that part of any building (including the grounds thereof) occupied solely as:

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

We will not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on any other premises not defined above.

Aerial Erection Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the installation or repair of external radio or TV aerials.

Employers' Liability Tracing Office

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database - The Employers' Liability Database (ELD).

Covea Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer Reference Number(s) (ERN) to be insured by this policy.

Company Name	Employer Reference Number	Exempt
Goodwin Electrical	120/GB50250	No

Reason for Issue: New Business

Schedule Dated: 28/10/2023