

Policy Summary

The following summary does not contain the full terms and conditions of the contract, which can be found in the policy document. The summary does not form part of your contract of insurance.

About your policy

This insurance policy is underwritten by W.R. Berkley Insurance (Europe) Limited

This insurance policy provides the following coverage:

Item 1 Permanent and Temporary Works

The permanent works and temporary works executed in performance of the Contracts and materials for incorporation therein whilst on the sites of the Contracts or in transit by road rail or inland waterway within the Territorial Limits

Item 2 Employees' Personal Effects

Employees' personal tools and effects whilst on the sites of the Contracts within the Territorial Limits to a maximum per individual of £500

Significant Exclusions

The Indemnity shall not apply to

- | | |
|-----------------------------------------------------|----------------------------------------------------------------------|
| 1 Property for which the Insured is not Responsible | 2 Money |
| 3 Sea and Air Transit | 4 Licensed Vehicles |
| 5 Breakdown | 6 Existing Property |
| 7 Completed Property | 8 Wear and Tear |
| 9 Normal Upkeep or making Good | 10 Consequential Loss |
| 11 Inventory Losses | 12 War and Terrorism |
| 13 Radioactive Contamination | 14 Sonic Bangs |
| 15 Pollution or Contamination | 16 Nuclear Material |
| 17 Failure of a system | 18 Theft of non-ferrous metals from an unsecured and unoccupied site |
| 19 Relief under contract | 20 Contractors Plant |

An excess of £1,000 applies to Item 1. This may be increased if you wish in return for a reduction in premium.

The period:

The Period covered by this insurance policy is twelve months from the date shown on the policy Schedule. Short extensions to this period may be arranged subject to payment of a charge.

Cancellation

You have a statutory right to cancel this policy within 14 days from the date of concluding this contract

Claims

If you believe that you have a claim under this policy, you should notify your broker or

Harvington Underwriting Limited
Harvington House
9 Abbey Lane Court
Evesham
WR11 4BY

Complaints

If you wish to make a complaint concerning this policy you should contact:

The Director
Harvington Underwriting Limited
Harvington House
9 Abbey Lane Court
Evesham
WR11 4BY

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to the Compliance Officer at

W.R. Berkley Insurance (Europe), Limited
2nd Floor
40 Lime Street
London
EC3M 7AW

Financial Ombudsman Service

If you are still unhappy following receipt of a final response you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel No 0845 080 1800

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.