

MMA Insurance plc

Authorised and Regulated by the Financial Services Authority



Policy summary

Some important facts about your MMA Master Tradesman Plus Policy insurance product is summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

About your cover

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Section B: Public Liability</p> <p>Compulsory</p> <ul style="list-style-type: none"> • Legal liability for injury, illness or disease to any member of the public and loss of or damage to their property occurring during the Period of Insurance • Limits of indemnity available • £1,000,000 • £2,000,000 • £5,000,000 	<p>Excesses:</p> <ul style="list-style-type: none"> • Loss of or damage to Underground pipes, cables or services - £500 • Loss of or damage to property caused by or arising from the application of heat - £500. • General property damage excesses doubled for the first period of insurance if less than 2 years experience in the trade. • Additional employees are taken on during the period of insurance and MMA Insurance is not informed within 14 days, there is an additional £500 excess <p>General:</p> <ul style="list-style-type: none"> • Liquidated damages fines penalties or punitive or exemplary damages • Own property • Property held in trust or in own custody or control other than premises being worked upon. • Design plan specification or advice for a fee or when prepared or given by an architect consulting engineer or quantity surveyor. • The cost of: <ul style="list-style-type: none"> • (a) rectifying defective workmanship; • (b) repairing or replacing faulty goods supplied or work carried out. • Insurance required under clause 21.2.1 of the standard form of building contract or any similar clause. • The failure or partial failure of any fire security or warning device to fulfil its intended function 	<p>Section B: Public Liability</p>

	<ul style="list-style-type: none"> • Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation. • Injury to employees • Asbestosis • Terrorism 	
<p>Section C: Employers Liability</p> <p>Optional</p> <ul style="list-style-type: none"> • Legal liability for injury, illness, death, disease or nervous shock of any employee caused during the Period of Insurance • Limit of Indemnity £10,000,000 	<ul style="list-style-type: none"> • Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security 	Section C: Employers Liability
<p>Section D: Tools Cover</p> <p>Optional</p> <ul style="list-style-type: none"> • If required all manual principals, partners or directors must be included for the same level of cover • Loss of or damage to hand tools and hand held portable tools owned or hired in by the Insured or any partner or director working manually in the business for use in connection with the business • Any one Insured person any one period of insurance either £1,250 or £2500 (single article limit £250) • 2 levels of cover • (1) Standard – excludes theft from unattended motor vehicles, loss or damage whilst lent or hired out, loss or damage from wear and tear, rust, breakdown, cleaning, repair or restoration. • (2) Standard Plus – as (1) above but includes cover for theft from unattended motor vehicles 	<p>Excesses:</p> <ul style="list-style-type: none"> • Theft from unattended motor vehicles (Standard Plus only) - £250 excess applies • All other claims - £60 excess applies <p>General:</p> <ul style="list-style-type: none"> • Standard cover excludes theft from unattended Motor vehicles <p>General:</p> <ul style="list-style-type: none"> • Any single article exceeding £250 • Loss of or damage to tools whilst lent out or hired • Loss of or damage to tools from wear and tear, rust, breakdown, cleaning, repair or restoration. • Theft from unattended motor vehicles where there is no forcible or violent entry to the vehicle. • Damage to portable Computer Equipment &/or ancillary equipment and/or mobile telecommunication equipment 	Section D: Tools Cover

<p>Section E: Goods in Transit</p> <p>Optional</p> <ul style="list-style-type: none"> Covers goods pertaining to the Business whilst in or on or being loaded or unloaded from any motor vehicle (excluding trailers) within the geographical limits and owned or operated by the Insured up to £2000 any one occurrence. 	<ul style="list-style-type: none"> Damage caused by deterioration or any inadequate packing or insulation Damage caused by theft or attempted theft from any unattended vehicle unless <ul style="list-style-type: none"> a) the vehicle is securely locked at all points of access b) between the hours of 9pm and 6am the vehicle is kept within a securely locked building Any consequential or indirect loss of any kind, loss of market or Damage due to delay Loss of or damage to Money and non-negotiable instruments 	<p>Section E Goods in Transit</p>
<p>General applies to all sections</p>	<p>Excluded Work: Unless specifically endorsed all policies exclude:</p> <ul style="list-style-type: none"> Excavations below 3 metres Felling/Lopping of trees higher than 5 metres Pile driving, quarrying the use or storage or possession of explosives, water diversion or work under water, fuel, gas, mineral exploration or extraction. Work involving tower cranes or cradles Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, offshore installations, power stations, dams, tunnels, airports, aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples Work in or on any building used for the manufacture, processing or bulk storage of any gas, chemical, explosive, oil or petroleum based product. Work on business computers or ancillary equipment including cables Unless incidental to a building contract covered by this policy the demolition or partial demolition of any structure, the surfacing or construction of roads or underground services. 	<p>Applies to: Section B: Public Liability Section C: Employers Liability Section D Tools Cover</p>

Flexible payment options:

You can pay your premium including tax by monthly instalments provided that you meet our credit application criteria, a summary of which is shown in the application form

Claims Procedure/Help Lines:

Should you be unfortunate enough to have to make a claim, MMA Commercial Care Line will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

- Dedicated telephone number – 08708 44 44 47
- Dedicated fax number – 029 2037 2015
- In writing to – Commercial Care Line, PO Box 471, Cardiff, CF10 3WJ

Business Legal & Taxation Helpline

Should you require advice or guidance on any business legal problem you may use the 24 hours telephone helpline at any time within the period of insurance by contacting 0870 523 4657

Cancellation Procedures:

The policy may be cancelled:

By the Insured

- Giving written instruction to the Company at any stage of the duration of the contract

By the company:

- Sending fourteen days written notice in the event of non payment of any monthly premium
- Sending fourteen days written notice in all other circumstances by recorded delivery letter to the last known address of the Insured

In the event of the policy being cancelled by either party the insured will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance other than within the first fourteen days of either inception/renewal or, if later, the date from which the contractual terms and conditions have been received, when the Company may charge an administration fee in addition to the proportionate premium in respect of the expired portion of the current period of insurance

Complaints Procedure:

What to do if you have a complaint

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact the Underwriting Manager or the Claims Manager at:

MMA Insurance plc, Norman Place, Reading, RG1 8DA.

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc or ask for your case to be reviewed by the Financial Ombudsman Service (FOS) at:

South Quay Plaza, 183 Marsh Wall, London E14 9SR

There are a few instances where the FOS is not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit

Law Applicable To Contract:

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the United Kingdom. We have chosen Scottish law if you live in Scotland and English law if you live elsewhere in the United Kingdom. Payment of your premium will be evidence of acceptance of our choice. If any other law is to apply, it must be agreed by both parties and evidenced in writing.

About Us:

MMA Insurance plc is part of the MMA Group – a major European insurer established over 100 years ago. In 2004 Group premium income was over £3 billion and gross worldwide assets were £15.5 billion.

MMA Insurance is a member of the Association of British Insurers and the Financial Ombudsman Service and is authorised and regulated by the Financial Services Authority.

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