

# Tradesman Insurance



## Information & Guidance

Some of the main features relating to Tradesman (Public Liability) Insurance are explained below :-

### Public Liability

This is the main section of the policy. Other optional cover is available and is explained below. Public liability is cover for your legal liability for injury, illness or disease to any member of the public and damage to their property occurring during the period of insurance and arising during the course of your work. Usual policy limits are 1, 2 & 5 Million pounds.

### Employers Liability

This is your legal liability for injury, illness, death or disease of any employee caused during the period of insurance and arising out of the business of the insured.

### Tools Cover

Covers claims for damage to hand tools and hand held portable tools owned for use in connection with the business including loss or theft from unattended vehicles. Various sums insured available and certain terms apply regarding overnight parking & storage.

### Goods in Transit cover

This is cover for damage to goods pertaining to the business whilst in or on or being loaded into or onto or unloaded from any motor vehicle owned by or operated under the direct control of the Insured.

### Contract works

Covers damage to temporary and permanent works executed by the insured including materials supplied or used in connection with the contract.

### Own Plant

Cover for damage to constructional plant tools and equipment owned by the insured.

### Hired in Plant

Cover for damage to constructional plant tools and equipment hired in by the insured.

### Accidental Death cover

Cover for accidental death of any insured person caused by a sudden unexpected event following an accident within the territorial limits.

### Excess

The total excess is the amount to pay if you're making a claim. This is made up of a voluntary excess (the amount you choose) and a compulsory excess (set by the insurer). There may be additional excesses that could be payable in the event of a claim.

### No claims bonus

Each year you complete without claiming on your insurance will give you an additional year of 'no claims discount'. Building up your No claims bonus helps to bring the cost of your insurance down. If your Insurance company manage to recoup any money paid out for a claim then your No claims bonus will not be affected.

**NEED MORE HELP ?** - G. Moore & Co.'s service & support does not stop here. We have more information on our website - [www.gmco.co.uk](http://www.gmco.co.uk) or give us a call on 01535 643262 and we can answer any question or queries you may have.