

Contractors Combined

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Contractors Combined Policy Version 5.1.

Revised Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue: Mid Term Alteration
Policy Number: CC/1007971/TUL
Insurer Reference: RG BDX 7087347
Period: from 09/01/2026 to 11/08/2026
Broker: Sutcliffe & Co (Worcester)

Revised Insured Details:

Insured: Redplug Blown Insulation Ltd
Postal Address: Office 8 Unit 96, Springhill, Salters Lane, Lower Moor, Pershore, Worcestershire, United Kingdom, WR10 2PE
Business: Blown Rockwool Fire Insulation Installers and Acoustic and Thermal Insulation Installers. (Including associated abseiling work by bona fide sub-contractors)

Policy Additional Premium:	£525.80
Insurance Premium Tax (at the prevailing rate):	£63.10
Total Additional Premium:	£588.90
Underwriting Fee charged by Q Underwriting:	£25.00
Total Additional Due:	£613.90

Premium Adjustment Information:

This Policy includes premiums which are based upon estimates You have provided and may be adjusted following the completion of a year-end declaration at Your next renewal.

Additional premiums may be charged where the year-end declaration figures supplied are greater than the estimates used to calculate the initial premium. Please refer to the **Adjustment of Premium** condition in the policy wording.

Where the figures supplied are lower than the estimate, a return premium may be payable, but this will not exceed 25% of the relevant premiums charged.

The **Adjustment of Premium** condition applies to the following sections of cover:

Section 1:

Employers Liability

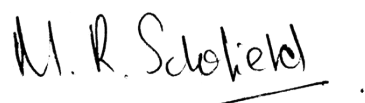
Section 2:

Public & Products Liability

Section 3:

Contractors All Risks

Signed on behalf of Q Underwriting

Handwritten signature of M. R. Schofield in black ink, with a horizontal line underneath the name.

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 12 only, Market International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£0.00
Public & Products Liability	Insured	£0.00
Contractors All Risks	Insured	£0.00
JCT Clause 6.5.1	Not Insured	£0.00
Goods in Transit	Not Insured	£0.00
Property Damage All Risks	Insured	£525.79
Business Interruption All Risks	Not Insured	£0.00
Money	Not Insured	£0.00
Specified Articles	Not Insured	£0.00
Terrorism	Not Insured	£0.00
Directors & Officers Liability	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000 any one Occurrence
2a. Public & Products Liability	£5,000,000 any one Occurrence
2b. Financial Loss	Not Insured in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contractors All Risks

Cover	Sum Insured
Contract Works	£450,000 Maximum Period any one Contract 12 Months
Contractors Plant	Not Insured
Temporary Buildings	Not Insured
Employees Effects	Not Insured
Hired in Plant	£150,000

Excess: Please refer to Endorsements Applicable

Section 4 JCT Clause 6.5.1 Insurance

Cover	
Limit of indemnity - aggregate	Not Insured
Limit of indemnity - any one occurrence	Not Insured
Contract duration	Not Insured
Contract name/description	Not Insured
Contract location	Not Insured
Name of employer	Not Insured
Value of contract	Not Insured

Excess: Please refer to Endorsements Applicable

Section 5 Goods in Transit

Cover	Sum Insured	
5. Stock & Trade Materials	Not Insured	any one vehicle

Excess: £100 applicable to each and every loss.

Section 6 Property Damage All Risks

Premises 1: Unit 96, Spring Hill Farm, Salters Lane, Lower Moor, Pershore, Worcestershire, United Kingdom, WR10 2PE

Cover	Declared Value	Total Sum Insured	Day 1 Percentage
Building including landlords fixtures and fittings	Not Insured	Not Insured	Not Applicable
Rent Payable - 12 months	Not Insured	Not Insured	Not Applicable
Computer Equipment	£5,000	£5,750	115%
Electronic Equipment	Not Insured	Not Insured	Not Applicable
Machinery Plant and All Other Contents	£45,000	£51,750	115%
Stock in Trade	Not Applicable	£20,000	Not Applicable
Tenant Improvements	Not Insured	Not Insured	Not Applicable

Premises 2: Unit 12, Abbey View Business Park, Abbey View Road, Pinvin, Pershore, United Kingdom, WR10 2FW

Cover	Declared Value	Total Sum Insured	Day 1 Percentage
Building including landlords fixtures and fittings	Not Insured	Not Insured	Not Applicable
Rent Payable - 12 months	Not Insured	Not Insured	Not Applicable
Computer Equipment	Not Insured	Not Insured	Not Applicable
Electronic Equipment	Not Insured	Not Insured	Not Applicable
Machinery Plant and All Other Contents	Not Insured	Not Insured	Not Applicable
Stock in Trade	Not Applicable	Not Insured	Not Applicable
Tenant Improvements	Not Insured	Not Insured	Not Applicable

Premises 3: Unit 15, Abbey View Business Park, Abbey View Road, Pinvin, Pershore, United Kingdom, WR10 2FW

Cover	Declared Value	Total Sum Insured	Day 1 Percentage
Building including landlords fixtures and fittings	Not Insured	Not Insured	Not Applicable
Rent Payable - 12 months	Not Insured	Not Insured	Not Applicable
Computer Equipment	Not Insured	Not Insured	Not Applicable
Electronic Equipment	Not Insured	Not Insured	Not Applicable
Machinery Plant and All Other Contents	Not Insured	Not Insured	Not Applicable
Stock in Trade	Not Applicable	Not Insured	Not Applicable
Tenant Improvements	Not Insured	Not Insured	Not Applicable

Subsidence

Premises 1 Not Insured

Premises 2 Not Insured

Premises 3 Not Insured

Alarm Condition Applicable: No

Excess: Excess £350 increasing to £500 for Escape of Water and £1,500 for Subsidence (if insured) applicable to each and every loss

Section 7 Business Interruption All Risks

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increased Cost of Working	Not Insured	Not Insured

Subsidence

Premises 1 Not Insured

Premises 2 Not Insured

Premises 3 Not Insured

Section 8 Money

Cover	Sum Insured
8a. in transit in Your custody or any authorised person acting on Your behalf or by registered post	Not Insured
8b. in a bank night safe	Not Insured
8c. at the Premises during Business Hours	Not Insured
8d. in a locked safe (details of which are lodged with Us) at the Premises outside Business Hours	Not Insured
8e. at the Premises outside business hours not in a locked safe or till	Not Insured
8f. in Your private dwelling or that of an authorised Employee	Not Insured
8g. at any of Your contract sites at which any of Your Employees are working	Not Insured

Excess: £50 applicable to each and every loss

Section 9 Specified Articles

Cover	Sum Insured	Territorial Limits
Computer Equipment	Not Insured	
Electronic Equipment	Not Insured	
Surveying Equipment	Not Insured	
Mobile Telephones And Radios	Not Insured	
Professional Equipment	Not Insured	
Photographic Equipment And Binoculars	Not Insured	
Tools - Power Driven Handtools	Not Insured	
Tools - Non Power Driven	Not Insured	
Radio and Tele Pagers	Not Insured	
Audio Video Equipment	Not Insured	

Excess: £100 applicable to each and every loss

Section 10 Terrorism

Cover	
Contractors All Risks	Not Insured
Property Damage	Not Insured
Specified Articles	Not Insured
Business Interruption	Not Insured

Section 11 Directors & Officers Liability

Cover	Limit of Liability
Directors & Officers	Not Insured

Excess: Nil

Section 12 Legal Expenses

Not Insured

Endorsements

Endorsements applicable to Policy

617. General Assumptions - Health & Safety

The following is added to the General Assumptions stated in the Quotation and Statement of Fact.

You do:

- a.
- b. a) hold a Health & Safety policy statement where required by law which is reviewed annually and distributed to each Employee
b) carry out an assessment of the health and safety risks arising out of Your work where required by law
c) prepare written method statements where required specific to the task before commencing work
d) ensure that the use of personal protective equipment by any Employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of it being supplied to and received by Employees

999. Fixed Scaffolding Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the erection of fixed scaffolding undertaken by You or Your Employees.

Endorsements applicable to Sections 1 & 2:

viii - Third Party Property Damage Excess applies

You will be responsible for the first £ 500 of each claim for Damage to property

22_1 - Heat Work Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the application of heat using:

- a. electric, oxy-acetylene welding or other welding or flame cutting equipment
- b. tar, bitumen or asphalt heaters
- c. blow lamps, blow torches or hot air guns
- d. angle grinders
- e. or any other work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials

undertaken by You and Your Employees elsewhere other than at Your own Premises

30 - Professional Indemnity Exclusion applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the exercising by the Insured or any Servant, Employee, Agent or Sub Contractor of the Insured of any professional skill, duty or advice whether fees are charged or not.

642 - Accidental Release of Asbestos (Claims Made) Extension (Applicable to Public & Products Liability)

The exclusion relating to Asbestos in the Section Exclusions is deleted and replaced by the following:

We will cover You against all sums for which You become legally liable to pay as Compensation and Costs and Expenses in respect of a claim first made against You and notified to Us during the Period of Insurance arising from the accidental and unplanned release of Asbestos.

The maximum We will pay for all Compensation and Costs and Expenses arising from claims first made against You and notified to Us during the Period of Insurance caused by or arising from Asbestos is £1,000,000.

We will not cover You for:

- a. claims
 - i. relating to the fear suffered by any person of the consequences of exposure to Asbestos
 - ii. in respect of Damage to material property, obstruction, trespass, nuisance or interference with any easement unless arising from contamination resulting from the unplanned release of Asbestos due to a sudden, identifiable, unintended and unexpected incident that does not originate from a gradual, continuous or repetitive cause which happens at a specific time and place during the Period of Insurance in the course of any work, process or other operation.
 - iii. to rectify, remedy, repair, replace, reapply, modify, investigate, access or remove Asbestos in or on premises
 - that You have disposed of
 - owned, hired, rented, leased, let or lent to You
 - for which You have any statutory duty to manage Asbestos.
- b. the greater of £1,000 or the amount of Excess stated in Your schedule in respect of Damage to material property, obstruction, trespass, nuisance or interference with any easement caused by or arising from Asbestos.

If during the Period of Insurance You first become aware of any circumstances that may give rise to a claim under this section and notification is given to Us during or within 7 days of the expiry of the Period of Insurance, We will if a claim is subsequently made against You consider such circumstances as having been made during the Period of Insurance that You first become aware.

The following additional conditions apply to this section.

- a. If You have contracted or reached agreement for the investigation, handling, removal, stripping out, demolition, transportation or disposal of Asbestos, a written risk assessment must be undertaken and controls put in place to prevent the release of Asbestos
- b. If You discover any materials that are known or suspected to be Asbestos prior to or in the course of any work, process or other operation, You must immediately upon discovery take steps to suspend or cease such work, process or other operation until the composition of the materials is established
- c. You must ensure that any Asbestos is investigated, handled, removed, stripped out, demolished, transported and / or disposed of in accordance with Health and Safety regulations in force within the Territorial Limits of the Policy.

If You do not comply with these conditions You will not be covered and We will not make any payment in respect of a claim.

63. Rights of Recourse Condition

It is a condition precedent to liability under this Policy that the Insured maintain their Rights of Recourse against all suppliers in respect of goods/services, which the Insured obtains from suppliers.

129. Use of Proprietary Branded Parts Condition

It is a condition precedent to liability under this Policy that the Insured uses only proprietary brands, which are

- a.
- b. a) used in accordance with the manufacturer's instructions and
b) obtained from a supplier or manufacturer based in a member state of the European Union.

625. Hazardous Locations - Additional Exclusions

We will not cover liability in respect of Damage caused by or in connection with work at, on or in:

- a.
- b.
 - a) watercraft
 - b) chemical or petro-chemical works
 - c) aircraft
 - d) power stations
 - e) chimney shafts
 - f) blast furnaces
 - g) dams
 - h) reservoirs
 - i) motorways
 - j) quarries, mines or collieries

646. Mastclimbers (use of Work Platforms) Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with any contract undertaken involving the use of mast climbing work platforms.

Endorsements applicable to Sections 3 & 4:

CAR01 - Excess Amendment

In respect of Damage You will be responsible for the first amount of each claim as described below:

- a. £1000 – caused by fire, theft or malicious damage
- b. £100 – to Employees Effects
- c. £500 – by any other cause

CAR10 - Unattended Theft

The Insurance provided by this Policy shall not apply to theft of or malicious damage to Contractors Plant or Hired-in Plant between 1800 and 0600 hours and during weekends unless such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

For the purposes of this Endorsement a fully enclosed yard or compound is an enclosure comprising of perimeter fencing, gate and lock defined as:

Perimeter Fencing

At a minimum height of no less than 2 metres, comprised of close board hoarding, chain link metal mesh palisade fencing on hardwood concrete or steel uprights set in concrete at no more than three metre spacing or anti-climb demountable fencing with panels held together by at least two security devices

Gate

single or double leaf gates with anti-lift hinges and fitted with a Lock

Lock

a centrally positioned security close shackle padlock and matching padlock bar to at least CEN grade 5 standard fitted in accordance with the manufacturer's instructions.

Endorsements applicable to Sections 5, 6, 7, 8, 9, 10, 11 & 12:

MD999. Multiple Premises Floating Sums Insured – Contents

The Sum Insured shown against the Item(s) listed below applying to Premises 1 shall apply across all the Premises stated in Your Schedule.

Items(s) –

- Machinery Plant and Tools
- Stock

