



Summary of cover

Tradespeople Insurance

October 2024

Why choose AXA's Tradespeople Insurance policy?

About this document

This document is a summary of the cover provided by the Tradespeople Insurance and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

Tailor-made for your business

The Tradespeople Insurance is available to

- self employed people whose business is based in Great Britain, Channel Islands and the Isle of Man
- businesses with a turnover of less than £1,000,000
- businesses who employ no more than 12 people including principals, partners and directors.

Please note, we are unable to accept the insurance if your turnover or number of people exceeds the amounts shown above. The number of people should not include bona fide sub-contractors or occasional additional workers (see the occasional additional workers cover for further information).

You must tell us of changes to the business as soon as possible during the period of insurance and also at renewal.

Automatic cover

Public and products liability cover is included automatically. You can then select from a range of optional covers which best meet your business needs.

Optional covers

To offer you the most comprehensive cover, the policy can provide a wide range of optional covers to protect your business. Optional covers are

- Personal accident
- Employers' liability
- Business tools, plant and equipment
- Hired in plant
- Contract works
- Legal expenses

Competitive pricing

We only charge for the cover you select. We won't charge you for cover you don't need.

Flexibility

Public and products liability cover for occasional additional workers is automatically provided for up to 50 days in total in any period of insurance. This is useful if you need to take on extra staff temporarily to cover busy periods.

For example, if you employ 2 occasional additional workers to each work 3 days, this will count as 6 days regardless of the amount of time worked on each day.

Summary of cover

Features and benefits

Public and products liability

Cover offered

Legal liability (including claim costs) for injury, damage to material property and nuisance or wrongful arrest for your business activities within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

This includes sudden, identifiable and unexpected pollution and contamination.

Additional business activities including

- benefit, welfare, fire, safety and security facilities
- maintaining premises, vehicles and machinery
- private work for directors, partners and officers

are covered automatically.

Compensation for court attendance

Contingent motor liability

Data protection cover

Defective Premises Act cover

Environmental clean up cover. The clean up costs you are legally liable to pay, under a notice or order imposed upon you by an enforcing authority, arising from a sudden release or escape of pollutants.

Manslaughter costs cover. Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence.

Standard cover

Flexibility to select between a £1million and £5million limit of indemnity

✓

£500 per day for each day that attendance by you or any director, partner, officer or employed person is required.

✓

£1million in any one period of insurance

✓

£100,000 in any one period of insurance

£1million in any one period of insurance

Features and benefits *continued*

Munitions of war cover. Covers you for accidental detonation of munitions of war.

✓

Occasional additional workers are covered provided that the total number of working days for all occasional additional workers does not exceed 50 days in any one period of insurance.

✓

Personal liability cover. Cover applies whilst performing normal duties, carrying out private work for a director, partner or officer, or whilst acting in a personal capacity during a business trip.

The limit of cover will be the same as the standard limit

Plant owners liability cover. This covers the legal liability of a plant owner arising from your use of the plant.

✓

Principals liability cover

✓

Property in your care cover. This extends the cover provided by the public and products liability section to

✓

- leased, let, rented or hired premises
- premises and contents where you are temporarily carrying out work
- vehicles or personal effects on your premises.

Safety legislation costs cover. This covers legal costs in respect of an alleged breach of statutory duty under Health and Safety, Terrorism (protection of premises), Consumer Protection or Food Safety legislation.

£1million in any one period of insurance

Work overseas cover. This extends your public and products liability cover to include manual work within the European Union for up to 180 days in total during any one period of insurance.

✓

Features and benefits – Optional covers

Personal accident

Cover offered

Applies to selected employees

Capital benefits payable for

- death
- loss of limb
- loss of sight, hearing or speech
- permanent total disablement

Disappearance of an insured person

Financial adviser fees cover

Optical expenses cover

Trauma counselling cover

Available cover

Flexibility to select between a £2,000 and £5,000 limit of cover

Flexibility to select between a £2,000 and £5,000 limit of cover

✓

£1,000 following injury to any one insured person

£1,000 for any one insured person

£1,000 for any one insured person

Employers' liability

Cover offered

Legal liability for bodily injury to employed persons in the course of their employment in connection with the business, carried out primarily within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Additional business activities including

- benefit, welfare, fire, safety and security facilities
- maintaining premises, vehicles and machinery
- private work for directors, partners and officers

are covered automatically.

Compensation for court attendance cover

Data protection cover

Injury to working partners cover

Available cover

£10million

£5million in respect of terrorist acts

✓

£500 per day for each day that attendance by you or any director, partner, officer or employed person is required.

£1million in any one period of insurance

✓

Features and benefits – Optional covers *continued*

Manslaughter costs cover. Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence.	£1million any one period of insurance
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Occasional additional workers are covered provided that the total number of working days for all occasional additional workers is not more than 50 days in any one period of insurance.	✓
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Personal liability cover. This applies whilst performing normal duties, carrying out private work for a director, partner or officer, or whilst acting in a personal capacity during a business trip.	✓
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Principals liability cover	✓
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Safety legislation costs cover. This covers legal costs arising in respect of an alleged breach of statutory duty under Health and Safety, Terrorism (protection of premises), Consumer protection and Food Safety legislation.	£1million any one period of insurance
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Unsatisfied court judgement cover	✓
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Work overseas cover. This extends your employers' liability cover to include manual work within the European Union for up to 180 days in total during any one period of insurance.	✓
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Business tools, plant and equipment

Cover offered

Physical loss or damage cover to business tools, plant and equipment on an All Risks basis subject to certain exclusions.	✓
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Applies within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man to	
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Business stock belonging to you	Maximum sum insured £10,000
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Construction plant and machinery belonging to you	Maximum sum insured £50,000
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Portable tools and equipment belonging to you or the property of partners, principals, directors or employees used on the site of a contract, carried out by you in connection with the business.	Maximum sum insured £10,000 with a single article limit of £1,500
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Features and benefits – Optional covers *continued*

Financial interest. The interest of anyone with whom you've entered into a loan, lease or hire purchase agreement is automatically noted.	✓
Immobilised plant cover	✓
Munitions of war cover. This covers you for accidental detonation of World War II munitions of war.	✓
Reinstatement of sum insured after a loss cover	✓
Work overseas cover. This extends cover for business stock, construction plant and machinery, and portable tools and equipment to apply within the European Union for up to 180 days in total in any one period of insurance.	✓
Hired in plant	
Cover offered	Available cover
Physical loss or damage cover to hired in plant on an All Risks basis subject to certain exclusions.	✓
Applies to hired in plant used in connection with the business within the policy territories.	Choice of cover limits – £10,000, £25,000, £50,000 or £100,000
Continuing charges cover. This covers hire charges you are legally liable to pay to the owner of the plant as a result of damage to the plant.	Up to £25,000 any one hire agreement
Immobilised plant cover	✓
Munitions of war cover. This covers you for accidental detonation of World War II munitions of war.	✓
Reinstatement of sum insured after a loss cover	✓
Work overseas cover. This extends cover for hired in plant to apply within the European Union for up to 180 days in total in any one period of insurance.	✓

Features and benefits – Optional covers *continued*

Contract works

Cover offered	Available cover
Physical loss or damage cover to contract works on an All Risks basis subject to certain exclusions.	✓
Applies to contract works carried out in the performance of any contract or development including materials used on the site or in transit within the policy territories.	Choice of cover limits – £100,000, £250,000, £500,000 or £1,000,000
Debris removal and professional costs cover	✓
Escalator cover. Automatic increase in the sum insured if there is a rise in the value of the contract.	Up to 20% of the sum insured
Expediting costs cover	✓
Financial interest. The interest of anyone with whom you've entered into a loan, lease or hire purchase agreement is automatically noted.	✓
Free materials cover	✓
Indemnity to principals cover	✓
Munitions of war cover. This covers you for accidental detonation of World War II munitions of war.	✓
Off site storage cover. This applies to storage of materials within the policy territories.	✓
Public authorities (including undamaged property) cover	✓
Redrawing plans and documents cover	Up to £25,000 any one claim
Reinstatement of sum insured after a loss cover	✓
Show houses and contents cover	Contents of any one show house £10,000 Contents of show houses in transit £10,000 Show house properties up to the contract works sum insured
Speculative building cover	✓
Sub-contractors cover	✓

Features and benefits – Optional covers *continued*

Work overseas cover. This extends cover for contract works to apply within the European Union for up to 180 days in total in any one period of insurance.

✓

Legal expenses

Cover offered

Claims where you first become aware of the insured event within the period of insurance, the proceedings take place within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, and the insured event arises from your business.

Claims must be notified as soon as possible within (and no later than 30 days after) the period of insurance.

Standard cover

£100,000 per claim and £1million for all insured events in any one period of insurance

Attendance expenses cover

Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim.

Bodily injury cover

✓

Contract disputes cover

✓

Commercial identity fraud cover

✓

Criminal pre-proceedings cover

✓

Data protection and information commissioner registration cover

✓

Employee civil legal defence cover

✓

Employment disputes and compensation awards cover

✓

False imprisonment cover

✓

Jury service cover

Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim.

Property damage cover

✓

Property infringement cover

✓

Prosecution defence for employers and employees cover

✓

Features and benefits – Optional covers *continued*

Social media defamation cover	✓
Statutory licence and notice protection cover	✓
Tax disputes cover	✓
Tenancy disputes cover	✓

Legal expenses cover is administered by Arc Legal Assistance Ltd, PO Box 8921, Colchester CO4 5YD.

Significant or unusual exclusions and conditions

Exclusion or condition	Applicable section(s)
Change in risk condition. You must tell us about any change or alteration in risk which may affect this insurance . This includes changes to the number of persons shown in your statement of fact.	All
Fair presentation of risk condition. You must disclose all information relevant to this insurance and not make any statement which is incorrect . This condition sets out the action we may take if you fail to disclose all relevant information.	All
Fraud condition. You and anyone acting for you must not act in a fraudulent way. This condition sets out the action we may take if you, or anyone acting on your behalf, acts in a fraudulent way.	All
Reasonable care condition	All
Aircraft and watercraft exclusion	Public and products liability, Business tools, plant and equipment , Hired in plant and Contract works
Cyber exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Disease exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Pollution or contamination exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Pressure waves exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Terrorism and Northern Ireland exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Unexplained loss exclusion	Business tools, plant and equipment, Hired in plant and Contract works

Significant or unusual exclusions and conditions *continued*

Exclusion or condition	Applicable section(s)
Wear, tear and deterioration exclusion	Business tools, plant and equipment, Hired in plant and Contract works
Deliberate acts exclusion	Public and products liability and Personal accident
Offshore exclusion	Public and products liability and Employers' liability
Vehicles exclusion	Business tools, plant and equipment and Hired in plant
Asbestos exclusion	Public and products liability
Contractual liability exclusion	Public and products liability
Cyber and data exclusion	Public and products liability
Damage to works exclusion	Public and products liability
Employee injury exclusion	Public and products liability
Employment dispute exclusion	Public and products liability
Fungal pathogens exclusion	Public and products liability
Hazardous locations exclusion	Public and products liability
Intellectual property exclusion	Public and products liability
Libel, slander and discrimination exclusion	Public and products liability
Overseas establishment exclusion	Public and products liability
Professional duty exclusion	Public and products liability
Punitive damages exclusion	Public and products liability
Recall or refunds exclusion	Public and products liability
Rectification of defects exclusion	Public and products liability
Hot work precautions condition	Public and products liability
Sub-contractors (works) condition	Public and products liability
Suspension of cover condition	Public and products liability
Underground services condition	Public and products liability
Armed forces exclusion	Personal accident

Significant or unusual exclusions and conditions *continued*

Exclusion or condition	Applicable section(s)
Chemical weapon exclusion	Personal accident
Criminal act exclusion	Personal accident
Deliberate act exclusion	Personal accident
Drugs and alcohol exclusion	Personal accident
Flying exclusion	Personal accident
Hazardous activities exclusion	Personal accident
Pre-existing condition exclusion	Personal accident
Suicide and insanity exclusion	Personal accident
Claims evidence condition	Personal accident
Breakdown exclusion	Business tools, plant and equipment
Theft from unattended vehicle (overnight) exclusion	Business tools, plant and equipment
Theft whilst unattended exclusion	Business tools, plant and equipment
Reasonable precautions condition	Business tools, plant and equipment
Cessation of work exclusion	Contract works
Completed work exclusion	Contract works
Contract responsibilities exclusion	Contract works
Deeds, money and other articles exclusion	Contract works
Existing property exclusion	Contract works
Faulty workmanship, materials and design exclusion	Contract works
Penalties under contract exclusion	Contract works
Computer software exclusion	Legal expenses
Fire safety defects exclusion	Legal expenses
Group litigation exclusion	Legal expenses
Property exclusion	Legal expenses
Test case exclusion	Legal expenses

Significant or unusual exclusions and conditions *continued*

Exclusion or condition	Applicable section(s)
Choice of legal representative condition. We will only agree to your choice of legal representative where their charging costs are not more than our standard advisers costs.	Legal expenses
Notification of claims condition. You must notify us as soon as possible within (and not more than 30 days after) the period of insurance. You must comply with the advice given by the legal helpline.	Legal expenses
Prospects of success condition. Cover will only be provided where there is a 51% or greater chance of winning the case and achieving a positive outcome.	Legal expenses

Standard excesses

Section	Standard excess
Public liability	£250 for loss or damage to property, and clean up costs (increasing to £500 or £1,000 for certain trades)
Business tools, plant and equipment	£250
Hired in plant	£500
Contract works	£500
Legal expenses	Contract disputes cover £250 Statutory licence and notice protection cover £250

Policy duration

This is an annually renewable policy.

Your right to cancel

You may cancel your policy at any time during the period of insurance if for any reason you are dissatisfied or the policy does not meet your requirements, by contacting your insurance broker to confirm cancellation.

Sums insured

Correct values of risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount that we pay you in the event of a claim being reduced.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact your insurance broker.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation for the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Data protection notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously.

For details of how we use the personal information we collect from you and your rights, please view our privacy policy at www.axa.co.uk/privacy-policy.

If you do not have access to the internet, please contact us and we will send you a printed copy.

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk

