

## **GENERAL INSURANCE GUIDELINES**

As professional and responsible builders we are pleased to confirm that our Company maintain in force with General Accident Bonus Plc the following insurance arrangements :-

- A. Employers Liability - Limit of Indemnity £10m
- B. Public Liability - Limit of Indemnity £5m
- C. Products Liability - Limit of Indemnity £5m
- D. Contractors Installation All Risks - To cover the value of building works extensions etc. which we undertake - maximum Sum Insured any one contract £1m

Our Contractors Installation All Risks cover is exactly what it says, All Risks of Loss or Damage arising during the construction period until handover on completion.

We are pleased to confirm that our Company operates within the confines of Health and Safety at Work Act and that all of our staff are trained in the exercise of care and their responsibilities both to their fellow employees and to our customers.

In so far as the work which we shall be carrying out for and on your behalf, we would like to make the following suggestions :-

- A. You confirm to your Buildings and Contents Insurers the works that are taking place.
- B. That in so far as extensions and alterations are concerned that your Sum Insured be suitably increased on completion to ensure that you have, therefore, a full up-dated Sum Insured to represent full re-building costs to incorporate the alterations and extensions that have taken place.

- C. That if you are going to be absent whilst we are carrying out work for and on your behalf that you liaise with a neighbour or friend to ensure that a close eye is kept on the property. Whilst every effort will be made by us to lock up and leave secure it is well known that during that times of building works opportunist thieves do take advantage of the fact that unknown persons will visit your premises on a regular basis and use this to their advantage.
  
- D. If it is your intention to vacate the property whilst the works are undertaken then we suggest that routine precautions are taken especially if the winter months are approaching with the water system being turned off and drained down, the gas and electricity supplies turned off and, once again, perhaps a neighbour or relative being entrusted to keep a regular eye on the property. If keys are entrusted to us every effort and endeavour will be made to ensure that whilst our own employees are not on site the premises will be left locked and secure for you.
  
- E. If the premises are alarmed to a central Police station you must inform them that the electricity (as mentioned in D above) will be switched off, if the electricity is not switched off then inform them the premises are being worked upon in case of the alarm being set off accidentally.
  
- F. Inform Neighbourhood Watch Scheme Co-ordinator, if applicable, so that if any calls are received from close neighbours they will know in advance that we are on the premises.
  
- G. We will do our very best to make sure that we do not leave goods or equipment such that they constitute a danger in so far as gaining access to your home or premises are concerned. We would ask you, therefore, to report to us if you spot any equipment or goods stored in such a way or location, which you feel could cause a problem, or represent a danger so that we are aware and can take steps to assist you.