

Tradesman Policy update - Notice to policyholders

Your QBE Tradesman policy has been reviewed during 2011 and changes have been made to the cover provided. These changes will apply to policies with a renewal date on or after 1st December 2011 and a new Policy Wording and Policy Summary is available for your broker to send to you with your renewal documents. A summary of the changes is given below.

QBE Tradesman Policy Wording

Public and products liability

- **Extensions** – inclusion of motor vehicle liability; inclusion of statutory defence costs with sub limits for defence costs, prosecution costs and corporate manslaughter of £1,000,000 each
- **Exclusions** – standard excess of £250 removed from the wording as the excess is as stated within the policy schedule
- **Conditions** – addition of Bona Fide Subcontractors condition and addition of Bona Fide Subcontractors payment condition – no more than fifty per cent of the turnover is payable to Bona Fide Subcontractors.

Employers liability

- **Extensions** - inclusion of statutory defence costs with sub limits for defence costs, prosecution costs and corporate manslaughter of £1,000,000 each.

Business Goods

- **Property Insured** – wording amended to clarify the property insured
- **Conditions** – Basis of claim settlement now included and maximum limit of liability condition included (incorporates 15% allowance for inflation).

Contractors All Risks

- **Property Insured** – under contract works and hired in plant, now refers to coastal waters as opposed to inland waters
- **Property Insured** - Own plant item re-worded to clarify that cover applies anywhere within the territorial limits
- **Property Insured** - Tools item re-worded to clarify the property insured and that the sum insured applies per person
- **Extensions** – off-site storage wording corrected
- **Exclusions** – theft from unattended vehicles overnight limited to £750 unless vehicle is garaged within a securely locked building.

Personal Accident

- **Exclusions** – Addition of winter sports exclusion

General Conditions

- **Basis of rating** – corrected to refer to number of people shown in the statement of fact rather than the policy schedule and automatic cover for temporary employees, up to fifty days, only applicable if Employers liability section is operative
- **Confirmation of values at risk** – Corrected to refer to declared values and number of employees as opposed to wages
- **Definitions** – correction to the territorial limits definition.

Your QBE Tradesman Policy may be subject to endorsements specifically designed for your particular occupation. Any endorsements that apply would be displayed in full on your policy schedule. These vary according to occupation however any endorsements, new or amended, will be shown on your new renewal policy schedule for you to view.

