



Tradesperson Insurance Schedule

Insured Name	INTERLAY DRIVEWAYS LTD
Postal Address	THE OLD CUSTOM HOUSE CHURCH STREET STOURBRIDGE WEST MIDS
Postcode	DY8 1LT
Excluded Subsidiary Companies	None
Business	Paving Patio And Path Laying Landscape Gardening Drive Laying Groundwork And Paving Contractor

Your Agent is:	Friar Street Insurance Consultants Ltd (Extranet)	Agency No:	X0000077
Agent Ref:	XNET231221		
Address:	11a Graham Road Malvern		
Postcode:	WR14 2HR		
Telephone No:	01684 569255		
Fax No:			
Email Address:	friarstreet@aol.com		
If after reading your schedule you have any questions, please contact your agent as noted above			

Policy Number:	POWTRA0047407		
Date of Issue:	24/12/2024	Renewal Date:	21/01/2026
Expiry Date:	20/01/2026	Effective Date:	21/01/2025

Reason for Issue	Renewal
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Renewal Premium	£602.42
Insurance Premium Tax	£72.29
TOTAL AMOUNT CHARGEABLE	£674.71 + £35 policy fee



SECTION 1: PUBLIC LIABILITY

Section Endorsements

T949P - Work on Hazardous Locations Exclusion

We shall not be liable in respect of any claim arising out of work in or on or in connection with:

Nuclear Plant Installations or establishments, Power Stations, Collieries, Mines, Gas or Chemical Works, Oil Refineries, Offshore Installations, Bulk Oil, Petrol, Gas or Chemical Storage Tanks, Chambers or Pipelines, Aircraft, Airfields, Airports, Heliports, Railway Property, Railway Embankments, Quarries, Towers, Steeples, Chimney Shafts, Blast Furnaces, Bridges, Viaducts, Motorways, Motorway Embankments, Flyovers, Tunnels, Underpasses, Ships, Watercraft, Docks, Harbours, Piers, Wharves, Dams, Breakwater or Sea Walls, Canals, Reservoirs, Lakes, Rivers, Foundries, Forges, Hospitals or Museums.

TRM10 - Tree Felling or Lopping, Crop Spraying or Use Of Explosives Exclusion

We shall not be liable in respect of any claim arising out of tree felling or lopping crop spraying or the use of flame guns or explosives.

TRM26 - Ground Workers Restrictions (1 Metre)

We shall not be liable in respect of any claim arising from

- (i) the making of sewers or other excavations exceeding in any part a depth of 1 metre from the surface
- (ii) quarrying, tunnelling, water diversion, dam construction or work within or behind dams

Indemnity Limit	£5,000,000
DESCRIPTION	NO OF PEOPLE
Manual Workers	2
Clerical Workers	1
Estimated Annual Payments to Bona Fide Sub Contractors	£50,000

Excesses	Amount
Excess A	£250
Excesses B and C	£500
Excess D	£500

SECTION 2 : EMPLOYERS LIABILITY

Section Endorsements

**T949P - Work on Hazardous Locations Exclusion**

We shall not be liable in respect of any claim arising out of work in or on or in connection with:

Nuclear Plant Installations or establishments, Power Stations, Collieries, Mines, Gas or Chemical Works, Oil Refineries, Offshore Installations, Bulk Oil, Petrol, Gas or Chemical Storage Tanks, Chambers or Pipelines, Aircraft, Airfields, Airports, Heliports, Railway Property, Railway Embankments, Quarries, Towers, Steeples, Chimney Shafts, Blast Furnaces, Bridges, Viaducts, Motorways, Motorway Embankments, Flyovers, Tunnels, Underpasses, Ships, Watercraft, Docks, Harbours, Piers, Wharves, Dams, Breakwater or Sea Walls, Canals, Reservoirs, Lakes, Rivers, Foundries, Forges, Hospitals or Museums.

TRM10 - Tree Felling or Lopping, Crop Spraying or Use Of Explosives Exclusion

We shall not be liable in respect of any claim arising out of tree felling or lopping crop spraying or the use of flame guns or explosives.

TRM13 - Use Of Woodworking Machinery Exclusion

We shall not be liable in respect of any claim arising out of the use of woodworking machinery other than hand held portable tools.

TRM26 - Ground Workers Restrictions (1 Metre)

We shall not be liable in respect of any claim arising from

- (i) the making of sewers or other excavations exceeding in any part a depth of 1 metre from the surface
- (ii) quarrying, tunnelling, water diversion, dam construction or work within or behind dams

Indemnity Limit	£10,000,000
DESCRIPTION	NO OF PEOPLE
Manual Workers	2
Clerical Workers	1
Number of Working Partners	2

SECTION 3 : MONEY **Not Insured**

SECTION 4 : TOOLS AND BUSINESS EQUIPMENT **Not Insured**

SECTION 5 : BUSINESS STOCK **Not Insured**

SECTION 6 : OWN PLANT **Not Insured**



SECTION 7 : HIRED IN PLANT

Not Insured

SECTION 8 : CONTRACT WORKS

Not Insured

SECTION 9 : PERSONAL ACCIDENT

Not Insured



Tradesperson Insurance Statement of Fact Attaching to and forming part of the Quotation Summary

NIG Quote Ref: XNET231221
Proposers Name: INTERLAY DRIVEWAYS LTD

STATEMENT OF FACT

Important Note

You, the Proposer, have a duty to make to us a fair presentation of the risk.

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business (see overleaf for details).

We assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the Quotation Summary and this Statement of Fact.

NIG has relied upon the information provided to calculate a premium and apply terms and conditions upon which insurance cover is offered.

WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE QUOTATION SUMMARY AND THIS STATEMENT OF FACT AND TELL YOUR INSURANCE INTERMEDIARY OR AGENT ACTING ON YOUR BEHALF IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT WE MAY NOT PAY ALL or PART OF YOUR CLAIM(S).

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

If you require a further copy of this Statement of Fact or the Quotation Summary, please contact your broker, intermediary or agent.



Tradesperson Insurance Statement of Fact Attaching to and forming part of the Quotation Summary

Assumptions

If you need any help, clarification or you cannot agree with the important statements, please contact your insurance intermediary.

Important statements:

Neither the proposer, director or partner of the Trade or Business or its Subsidiary Companies either personally or in any business capacity:

are subject to bankruptcy or insolvency orders which are either outstanding or have been discharged for less than 5 years;

have been convicted of or charged (but not yet tried) with a breach of any health and safety legislation or any other criminal offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974;

have ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed;

have been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years;

have been subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 10 years.

Neither You, nor Your Directors, nor Your partners, nor Your employees:

hold or have held any form of Asbestos Licence within the last 10 years or work or have worked with asbestos in the last 10 years.

Your business:

does not have more than 15 persons working in the business at any one time. (Total of Principals, Partners, Proprietors, Directors, Employees, Temporary Employees and Labour Only Sub-Contractors);

complies with all statutory requirements controlling exposure to noise as laid down in the current Control of Noise at Work Regulations;

does not use, handle, store or transport hazardous substances, such as Radioactive Substances/Devices, Explosives, or materials giving rise to dust, fumes or vapours, discharge toxic or dangerous substances into the atmosphere, waterways or elsewhere;

does not use scaffolding (other than scaffolding towers) unless erected by a specialist scaffolding contractor;

does not work in or on a high risk environment, such as Nuclear Plant/Power Stations, Gas or Chemical Works, Oil Refineries/Bulk Oil Storage, Off Shore Structures, Airfields/Airports, Railway Property, Quarries, Mines, Collieries, Towers, Steeples, Chimney Shafts, Bridges, Viaducts, Flyovers, Underpasses, Docks, Harbours, Piers, Wharves, Dams, Reservoirs, Lakes, Rivers, Foundries or Forges;

does not carry out any work on gas appliances or installations unless undertaken by a Gas Safe registered engineer;

does not undertake work on or have under your control Cranes, Passenger Lifts and Escalators;

does not undertake work involving the following activities: Tunnelling, Mining, Piling, Ground Stabilisation, Underpinning, Dewatering, Water Diversion, Flood Protection or Sea Defences;

does not undertake manual work outside of the EU;

has not had more than 4 losses or incidents giving rise to losses during the last 3 years whether insured or not.



Tradesperson Insurance Statement of Fact Attaching to and forming part of the Quotation Summary

Proposers Name:	INTERLAY DRIVEWAYS LTD
Postcode:	DY8 1LT
Trade:	Paving Patio And Path Laying Landscape Gardening Drive Laying Groundwork And Paving Contractor

Declaration - General Matters

Effective Date?	21/01/2025
Has any principal, Partner or Director in the business ever been prosecuted under any safety legislation during the last 5 years and no such notices are pending?	No
Has any principal, Partner or Director in the business ever been convicted of or charged (but not yet tried) with any criminal offence other than motoring offences?	No
Has any principal, Partner or Director in the business ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings?	No
Has any principal, Partner or Director in the business ever had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed?	No
The business involves the handling or use of silica, asbestos or substances containing asbestos, acids (other than brick acid), gases, explosives, radioactive or similar dangerous liquids or substances?	No
The business involves the demolition or partial demolition unless you are rebuilding?	No
The business works offshore?	No
Company Status?	Ltd Company
The number of years you have been trading?	14
Trade?	Paving Patio And Path Laying
Percentage of business?	30%
Trade?	Landscape Gardening
Percentage of business?	30%
Trade?	Drive Laying



Tradesperson Insurance

Statement of Fact

Attaching to and forming part of the Quotation Summary

Percentage of business?	30%
Trade?	Groundwork And Paving Contractor
Percentage of business?	10%
Turnover (including value of materials supplied at no cost)?	£550,000
On average, how many years experience in the main trade do all principals in the business have?	19
Are there any separate business premises that are rented or owned?	No
Is there any manual work outside the European Union?	No
Does the business operate in high risk environments: towers, steeples, chimney shafts, blast furnaces, dams, canals, viaducts, bridges or tunnels, aircraft, airports, railways, ships, docks, piers, wharfs, breakwater or sea walls, collieries, mines, chemical works, gas works, oil refineries, petrol tanks, power stations, nuclear installations or establishments and computers within computer suites or rooms used exclusively for computer operations?	No
Does the business use fixed Powered Wood Working Machinery (portable hand held power tools are acceptable)?	No
Is there any use of heat work away?	Yes
Does the business use flame cutting or welding equipment?	No
Is work carried out on patios, paths and/or paving?	Yes
What is the lowest depth at which work is undertaken?	1
Does the work carried out by your business involve the construction of roads?	No
Does the business use cradles, hoists or tower cranes?	No
Does the work carried out by your business involve tree felling (including lopping) at heights exceeding 4 metres?	No
Is terrorism cover required?	No
Have you sustained any loss or had any claim made against them, whether insured or otherwise, in respect of any of the covers required under this policy in the last 5 years?	Yes
Loss Detail:	
Date of loss?	01/06/2021
Section?	Public Liability



Tradesperson Insurance

Statement of Fact

Attaching to and forming part of the Quotation Summary

Cause of loss?	Property damage / Loss
Description?	hit buried gas pipe
Total amount of loss (including any amounts paid and outstanding)?	£0.00
Loss status?	Settled



Tradesperson Insurance

Statement of Fact

Attaching to and forming part of the Quotation Summary

Declaration - Details regarding all persons engaged in the business
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Total number of people doing manual work (including labour only sub contractors, principals, proprietors, partners, directors) 2

Number of manual Principals / Proprietors / Partners / Directors included in above? 2

Total number of people doing clerical work (including labour only sub contractors, principals, proprietors, partners, directors) 1

Number of clerical Principals / Proprietors / Partners / Directors included in above? 0

Total Payments to bona fide sub contractors? £50,000



Tradesperson Insurance Statement of Fact Attaching to and forming part of the Quotation Summary

Important Information for you to know once the contract is in place

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

Your Fixed Sum Credit Agreement

Your right to withdraw from your credit agreement

If you have chosen to pay by instalments, you may withdraw from your credit agreement within 15 days of receiving it. If you would like to withdraw from your credit agreement, please call us on 0345 303 1760 or write to us at the address shown on your documents. If you withdraw from your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to withdraw from the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be withdrawn; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

We may withdraw from your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your credit agreement, read the 'How to complain' section.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement.

We have supplied this agreement and other information to you in English and we will continue to communicate with you in English.

How to make a claim

Please contact, in the first instance, the broker, intermediary or agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.



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RSA Customer Relations Team,
P O Box 255,
Wymondham,
NR18 8DP

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123.

Details about our Regulator

NIG policies are underwritten by Royal & Sun Alliance Insurance Ltd who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration number 202323.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Under the Financial Services and Markets Act 2000, should we be unable to meet all our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Choice of Law

You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply. We've supplied this policy and other information to you in English and we'll continue to communicate with you in English.



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Your Personal Information

Data privacy is important to Us and We are committed to ensuring that personal data is protected. Our Privacy Policy details how We collect, use, share, and protect personal data. This can be found by going to Our website. <https://www.rsagroup.com/support/legal-information/privacy-policy/>.

If You would like a printed copy of the full notice (a large text version is available), please contact Us.

We obtain Your personal data and that of any joint policyholders or other parties who may be covered by Your Policy from You or those individuals themselves, Your insurance broker if You have one, claims handling suppliers and third parties such as credit reference agencies, the DVLA and other insurance industry sources for example, the Motor Insurance Database, the Claims and Underwriting Exchange and fraud prevention databases.

We use personal data for a number of different purposes, for example to:

- a) manage Your application, quotation and/or Policy;
- b) process claims;
- c) prevent and detect fraud and financial crime;
- d) update existing and develop new products and services;
- e) carry out risk and pricing modelling; and
- f) meet Our legal and regulatory requirements.

We will always keep personal data confidential, however it may be necessary to share personal data with third parties where there is a valid reason to do so. For example, We may need to share personal data with:

- a) other parties involved in a claim and/or their representatives.
- b) contractors, partners, and suppliers who assist Us in the administration of Your application, quotation and/or policy or help Us to process any claims; and
- c) government agencies, regulators, auditors, reinsurers, and fraud prevention agencies where required to fulfil Our legal, commercial, and regulatory obligations.

We will retain Your personal data (and that of any joint policyholders or other parties who may be covered) for as long as We have a business relationship with You. Once this relationship has ended (for example, Your Policy has expired, Your application is declined or You do not proceed with a quotation) We will only retain such personal data for as long as is necessary to satisfy Our legal, accounting or reporting obligations, or as necessary to resolve any disputes.

Data Protection Laws also gives You various rights over Your personal data. More details of these rights can be found in Our Privacy Policy.



**Tradesperson Insurance
Statement of Fact
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You may request a copy of Your personal data from Us by writing to:

Data Protection Officer
P O Box 255
Wymondham
NR18 8DP