Tradesman & Professionals Package

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Tradesman & Professionals Package Policy Version 4.1.

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	Renewal
Policy Number:	TP1032941
Insurer Reference:	RG BDX 7087346
Period:	From 07/02/2025 to 06/02/2026
Broker:	A.Y.S Insurances (Cambridge)

Insured Details:

Insured:	AJK Energy Ltd
Postal Address:	19 Lime Avenue, Upminster, Essex, United Kingdom, RM14 2HY
Business:	Installation of Solar Panels, Electric Storage Heaters, Air Conditioning, Cold Roof Fibre Insulation and Internal/External Wall Insulation

Policy Premium:

Insurance Premium Tax (at the prevailing rate):

Total Premium:

Underwriting Fee charged by Q Underwriting:

Total Payable:

Signed on behalf of Q Underwriting

M. R. Schofield

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 9 only, Markel International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£593.41
Public & Products Liability	Insured	£852.35
Contract Works	Not Insured	£0.00
Own or Hired Plant	Not Insured	£0.00
Tools & Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Professional Indemnity	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 Liability	£2,000,000	any one Occurrence
2b.	Products Liability	£2,000,000	in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contract Works

Cover		**Sum Insured**	
3a	Contract Works	Not Insured	Not Insured

Excess: Please refer to Endorsements Applicable

Section 4 Own & Hired Plant

Cover	**Sum Insured**	
Contractors Plant	Not Insured	Not Insured
Hired In Plant	Not Insured	Not Insured

Excess: Please refer to Endorsements Applicable

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Section 5 Tools & Transit

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Excess for each claim	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

Section 6 Property Damage All Risks

Cover	Sum Insured
Business Equipment	Not Insured
Stock in Trade	Not Insured

Excess: £250 applicable to each and every loss.

Section 7 Business Interruption All Risks

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

Section 8 Professional Indemnity

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Not Insured

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Policy Endorsements applicable

Endorsements applicable to Sections 1 & 2:

viii(w) - Third Party Property Damage Excess applies

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

a. £1000 - caused by water
b. £500 - by any other cause

13 - Depth Limit (3 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work undertaken at a depth exceeding 3 metres from the surface of the ground.

23_1 - Welding 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 electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by You and Your Employees elsewhere other than at Your own Premises

25 - Height Limit (15 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

75 - Roofing (Heat Work) Restriction

We will not be liable in respect of Injury or Damage to property caused by or in connection with the use of heat in respect of roofing work undertaken anywhere (other than at Your Premises) using:

a. welding, flame cutting equipment or cutting or grinding equipment using abrasive discs or wheels where sparks are emitted
b. vessels for heating of bitumen or bituminous compounds including asphalt, tar, pitch or lead
c. blow lamps, blow torches or hot air strippers and hot air guns

Unless such work:

i. is undertaken by bona fide subcontractors who comply either with the Use of Heat Condition in the Public and Products Section of Your policy or, where applicable, in accordance with a materially similar provision in the insurance held by them, and
ii. forms an ancillary part of a contract for construction, alteration or repair.

120 - Cleaning Roofing and Cradle Exclusion

We will not be liable in respect of Injury or Damage to property (including glass signs) and other property being cleaned caused by or in connection with the:

a. cleaning of exteriors of buildings of more than 15 metres in height
b. use of slings or cradles

585 - Restriction in Work Condition applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with work in or on buildings or that part of any buildings (including the grounds thereof) unless such buildings are occupied solely as:

a. private dwellings
b. shops
c. offices
d. hotels
e. public houses
f. guest houses
g. schools and colleges
h. residential retirement or nursing homes

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588 - Damage to Property in the Ground Condition applies

It is a condition precedent to liability under this Policy, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the Insured must:

a. take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of Damage to such pipes, cables, mains or other underground services including but not limited to the use of any:
   i. local utility or other free phone service for the area in which the Insured is working
   ii. appropriate detection system
b. retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
c. convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the Insured and retain a record.
d. adopt or cause to be adopted a method of work that minimizes risk of Damage to pipes, cables, mains and other underground services

591 - Restriction in work (Alarm Systems, Solar Panels and Sprinkler systems) applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the installation, maintenance or repair of incidental fire and security alarm systems, solar panels or sprinkler systems.

121 - Building Work Exclusion

We will not be liable in respect of Injury or Damage to property arising from or in connection with:

a. the construction or alteration or repair of roads or tunnels or dams or bridges or viaducts or towers or steeples or chimney shafts or blast furnaces
b. Civil Engineering works carried out under the I.C.E. or similar Conditions of Contract
c. any work of demolition roofing scaffolding groundworking heating plumbing or ventilation except where such work forms part of a contract with You for construction reconstruction alteration repair or maintenance

631 - Basement Work Exclusion

We will not cover liability in respect of Injury or Damage caused by or in connection with work undertaken by You or by any of Your Employees or by anyone else working on Your behalf in respect of the excavation, construction, conversion or structural alteration of basements including any work relating to underpinning, piling or any other means of structural support.

641 - EMF and Diminution in Value Exclusion

We will not cover claims caused by or arising from

1. electromagnetic fields (EMF)
2. electromagnetic interference (EMI)
3. the diminution in value of land or property directly or indirectly connected with or contributed to by electromagnetic fields or electromagnetic interference.

17a. Efficacy Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the failure or partial failure of any Products or part thereof to perform the function for which it was intended

Endorsements applicable to Sections 3 & 4:

None

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

None

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