

Contractors All Risks

Please email your quote request to commercial.combined@markerstudy.com

Rating Guide effective 1st September 2018

General

UK Based companies with a maximum annual turnover of	£2,000,000
Minimum premium per policy	£65 plus ipt
Standard commission payable (please refer to your agency agreement for variations)	20%
Maximum contract value	£1,000,000
Public Authorities Extension sum insured (standard policy limit)	£10,000
Maximum own construction plant, tools, equipment and temporary buildings sum insured	£250,000
Maximum hired-in property sum insured (rated on total sum insured)	£250,000
Hired-in continuing hiring charges (standard policy limit)	£25,000
Maximum employee personal tools and effects sum insured (total all employees)	£10,000
Maximum employee personal tools and effects sum insured (any one employee)	£1,000

Policy Excesses - Each and every loss

Contract works	£1,000
Own Plant and Tools other than Plant with a value of more than £10,000	£100
Hired-in Property other than Plant with a value of more than £10,000	£500
Plant with a value of £10,000 or more	£1,000
Employee personal tools and effects	£50

Please refer to **Markerstudy** any Proposers with previous policy cancellations, convictions or claims

Rating	Contract Works (rated on annual contract value / turnover)	Own construction plant, tools, equipment and temporary buildings (rated on total sum insured)	Hired-in plant (rated on total value)	Employee Tools (rated on total sum insured all employees)
Air Conditioning	0.194%	0.648%	0.971%	1.904%
Builders	0.130%	0.648%	0.971%	1.269%
Carpenters excl fixed woodwork machinery	0.130%	0.648%	0.971%	1.904%
Carpenters incl fixed Woodwork machinery	0.130%	1.295%	1.619%	1.904%
Double Glazing	0.130%	0.971%	1.295%	1.269%
Electrician excluding alarm installers	0.130%	0.648%	0.971%	1.269%
Groundworkers	0.194%	1.295%	1.619%	1.269%
Heating Contractor	0.194%	0.648%	0.971%	1.269%
Landscaping excl treefelling	0.130%	1.619%	1.943%	2.539%
Painter & Decorator 10m height limit	0.130%	0.648%	0.971%	0.102%
Painter & Decorator industrial	0.130%	0.971%	1.295%	0.102%
Plastering Rendering Pebble Dashing	0.130%	0.648%	0.971%	1.269%
Plumbers other than sprinklers installation	0.194%	0.648%	0.971%	1.269%
Property maintenance contractors	0.130%	0.648%	0.971%	1.269%
Roofing & Cladding excl heat work	0.194%	1.295%	1.619%	1.269%
Roofing & Cladding incl heat work	0.259%	1.295%	1.619%	1.269%
Scaffolding Contractor	0.259%	1.619%	1.943%	1.269%
Treefellers / surgeons incl rope access work	0.130%	2.266%	2.266%	2.539%

No Claims Discount – For risks trading for 3 years or more with no claims,
the above rates can be reduced by 10%

C28 - Tool and Plant Security Conditions

These conditions apply to Your machinery, plant & tools and hired in plant and tools.

Our liability for loss, destruction or damage of tangible property including by theft for any insured items left on site, Unattended, overnight or on non-working days is subject to the following security requirements.

Machinery, Plant and Trailers

All keys must be removed and stored elsewhere, and unless the insured items are in a locked building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**, they must be kept in either:

1. a compound or yard incorporating enclosed perimeter walls or fencing (minimum height 6ft) and locked points of access that complies with the **Security Precautions**, or
2. a storage facility that has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access,

and they must also be immobilised by the application / setting of at least one of the following:

1. a leglock,
2. a wheel clamp,
3. a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty chain secured to a solid anchoring point,
4. or, in the case of trailers, attached to a towing vehicle, with all access points to the towing vehicle being securely locked and fitted with a secured hitch lock,
5. an installed engine immobiliser system.

Where the plant is trailer mounted the trailer must have at least one of points 1-4 above applied.

Tools

All insured items must be stored within one of the following:

1. Living Accommodation,
2. a securely locked and alarmed building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**,
3. a securely locked unit, vehicle or in a storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Tools in Vehicles

Tools in vehicles are only covered to a maximum value of £5,000 and cover is subject to the following security requirements:

During the Day – between the hours of 08:00 to 18:00

1. the vehicle including the vehicle's storage area where they are kept must be protected by a working intruder alarm unless it is a factory fitted secure storage box;
2. all doors windows or other points of access must have been closed and locked, security devices set and all keys removed;
3. any windows in the storage area must be protected by heavy duty bars, but this will not apply to the cab area of a truck or van. Items in the cab area must be stored in a secure storage box.

Overnight – between the hours of 18:00 and 08:00 and on non-working days

In addition to the vehicle requirements 1 to 3 above, the vehicle must be contained in a securely locked unit or storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Please note We will waive the overnight condition immediately above and apply instead the **During the Day** security requirement if you are on emergency call out or on contractual night work.

Security Precautions

Timber/ Metal/UPVC Doors

To be secured by either:

1. a mortice deadlock and boxed striking plate conforming to a minimum BS 3621 or
2. a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp or
3. a multi-point locking system.

Doors with wooden door frames must have hinge bolts fitted top and bottom.
For double doors, one door needs to be securely bolted internally.

Roller Shutter Doors

To be secured by either:

1. two cylinder operated shutter locks with one lock fitted at side of the shutter
- or
2. closed shackle padlock with minimum shackle thickness of 10mm together with together with a heavy duty locking bar/clasp.

Horizontal Sliding, Folding or 'Up and Over' Doors

To be secured by either:

1. a hook bolt mortice deadlock or
2. a closed shackle padlock with minimum shackle thickness of 10mm together with together with a heavy duty locking bar/clasp.

Windows

Windows including skylights to be secured by additional window locks unless there is a multi-point locking system. All windows to be protected by securely fitted solid steel bars grilles lockable gates expanded metal or weld-mesh

Gates, Compounds and Yards

All perimeter fencing/walls and gates to be either of brick, stone or metal and be at least 6ft high.

Gates to be secured by either:

1. a hook bolt mortice deadlock
- or
2. a closed shackle padlock with minimum shackle thickness of 10mm together with together with a heavy duty locking bar/clasp or a heavy-duty chain.

Definitions

For the purpose of this endorsement:

Tools means

All hand held tools, hand held motorised equipment (including, but not limited to, chainsaws and hedge-cutters), climbing and safety equipment, lawn mowers (other than ride-on mowers) and light maintenance equipment.

Machinery and Plant means

Any heavy item of machinery that can not be used or moved long distances without the use of a power source. This would include but is not limited to;

- Chippers
- Stump Grinders
- Trailers
- Cherry Pickers
- Diggers

[Please note this policy does not cover you for any liability associated with the Road Traffic Act or associated liability.]

Living Accommodation means

The living accommodation of Your home including cellars and lofts that are only accessible via your living accommodation. It does not include any garage, shed, outbuilding or other area that is accessible by an entrance external to your living area.

Unattended means

When the operator or driver does not have the plant or vehicle under direct observation and is not close enough and fit and able to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of equipment from the plant or vehicle.

C36 - High Value Plant Excess

In respect of any item of plant or hired-in property which, at the time of a claim, has a replacement value (less an appropriate deduction for wear and tear) greater than

£10,000

the amount You have to pay towards such claim is hereby amended to

£1,000

and not as stated in the schedule.