



arranged by  
Harriet Starrs



## SCHEDULE

Policy No: MCTP032  
Insured: Enlightened Windows Limited  
Postal Address: Briar Rose House  
Malthouse Lane  
Long Compton  
Shipston-On-Stour  
Postcode : CV36 5JL  
Business : Doubling Glazing. Installation of bespoke windows and doors. Including supply only.  
Agent : FENSA Business Insurance Services

Insurer: Covea Insurance plc  
Norman Place  
Reading  
RG1 8DA

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database – The Employers' Liability Database (ELD).

Covéa Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a record of Your Employer reference Number(s) (ERN) to be insured by this policy

Employer Reference Number  
Subsidiary Employer Reference Numbers

Policy Period Date: 24/07/2022 to 23/07/2023

Date of Issue: 06/07/2022  
Premium: £1,979.56  
IPT: £237.55  
Fee: £65.00  
Total: £2,282.11



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Public and Products Liability	Insured
Professional Liability	Insured
Employers' Liability	Insured
Tools Cover	Not Insured
Goods In Transit	Not Insured
Contract Works	Insured
Own Plant	Not Insured
Hired In Plant	Insured
Accidental Death Cover	Insured
Property Section	Insured
Business Interruption Section	Not Insured
Cyber Section	Not Insured
Commercial Legal Expenses Section	Insured



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### Policy Sections

#### Public and Products Liability

**Limit of Indemnity**  
£5,000,000

Number Of Insured Persons

Manual 8

Clerical 2

Excesses

Third Party Property Damage £100

Damage arising from the use of heat £500

Damage to Underground Services £500

Damage caused by Escape of Water £500

#### Optional Extensions

Efficacy £100,000

Financial Loss £50,000

Excess

All losses £2500 or 10% of the value of the loss whichever is greater for each extension

Loss of Keys £50,000

Excess £250

#### Professional Liability

**Limit of Indemnity**  
£100,000

Excess

All losses £1,000

#### Employers' Liability

**Limit of Indemnity**  
£10,000,000

Number Of Insured Persons

Manual 8

Clerical 2

Temporary Employees

*Insured*

Number of man days 50 (*if Insured*)

Woodworking Machinery

*Not Insured*

Number of Insured Persons XX



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### Tools Cover

**Sum Insured**  
*Not Insured*

Excesses  
Theft or attempted theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park £250  
All other losses £60

### Goods In Transit

**Sum Insured**  
*Not Insured*

### Contract Works

**Sum Insured**  
£250,000

Excesses  
Theft, attempted theft or malicious damage £500  
All other losses £250

### Own Plant

**Sum Insured**  
*Not Insured*

Excesses  
Theft, attempted theft or malicious damage £500  
All other losses £250

### Hired In Plant

**Sum Insured**  
£10,000

Excesses  
Theft, attempted theft or malicious damage £500  
All other losses £250

### Accidental Death Cover

**Sum Insured**  
£10,000

### Property

Stock - £5,000  
General contents including computers and ancillary equipment - £5,000

### Premises

Briar Rose House, Malthouse Lane, Long Compton, Shipston-On-Stour, Warwickshire, CV36 5JL

### Business Interruption

*Not Insured*

### Cyber

**Limit of Indemnity**  
*Not Insured*

Excess £500

### Commercial Legal Expenses

**Limit of Indemnity**  
£100,000 any one claim £1,000,000 aggregate

See Commercial Legal Expenses Section within the Policy Wording for full details.



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### Endorsements

#### 1 Excluded Activities

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with

1. the demolition or partial demolition of any structure
2. the surfacing or construction of roads
3. the laying of underground services  
unless incidental to any building contract undertaken by You for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based Product
8. work on computer mainframe installations and their cabling.

#### 10 Heat Exclusion

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at Your own premises.

#### 27 Manufacture or Supply Only Exclusion

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with the manufacture sale or supply of any goods or materials other than for erection or fitment by or on Your behalf.