

Tradesman Insurance Policy Schedule

Policy Number: 00035891TRA
Policy Wording reference: PTR A150525
Period of Insurance: From: 00.00 hours on 16/06/2026 To: 24.00 hours on 15/06/2027
Effective Date: From: 16/06/2026
Broker: Marsh Ltd T/As Marsh Commercial SMEi
Insured: S R Leitch Ltd
Trading Name: None
Subsidiary Companies: None
Address: S R Leitch Ltd, Airivo Business Centre 1 Bromley Lane,, Chislehurst, Kent, United Kingdom, BR7 6LH
Business Description: Electrical Contractor and Solar Panel Installation And Repairs

Section	Description	Status
A	Public and Products Liability	Operative
B	Employers Liability	Operative
C	Business Goods	Not Operative
D	Contractors all risks	Not Operative
E	Personal accident	Not Operative
F	Business Interruption	Not Operative
G	Legal Expenses	Operative

Policy Premiums	Annual	Amount Due
Total (excluding Insurance Premium Tax)	£1,838.00	
Insurance Premium Tax @ 12%	£220.56	
Total (including Insurance Premium Tax)	£2,058.56	£2,058.56

Section A Public and Products Liability	
Limit of indemnity:	£5,000,000
Third party property damage excess	£500
Section B Employers Liability	
Limit of indemnity:	£10,000,000
Maximum height limit (in metres)	16
Maximum depth limit (in metres)	3
Use of heat equipment	Included
Maximum payments to bona-fide subcontractors	35% of annual turnover

Section C Business Goods	Not Operative
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Section D Contractors All Risks	Not Operative
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Section E Personal Accident	Not Operative
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Section F Business Interruption	Not Operative
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Section G Legal Expenses	Operative
Limit of Indemnity	£100,000
Contract Disputes	Included
Excess for contract disputes where amount in dispute exceeds £5,000	£500
Excess for aspect enquiries and tax intervention enquiries	£200

Endorsements applicable to this policy:

TRA324 Exclusion - Alarm System Efficacy

The following clause is incorporated in and forms part of this **policy**.

The insurance by Public and products liability **section** excludes and does not cover liability for any claim caused by or arising in connection with the failure of any intruder alarm and/or fire detection systems installed, serviced or repaired by **you** to fulfil its intended function.

TRA319 Exclusion - High voltage work

The following clause is incorporated in and forms part of this **policy**.

The insurance by Public and products liability and Employers' liability **sections** excludes and does not cover legal liability caused by or arising in connection with work on or involving electrical transmission and distribution lines for electric power or other similar circuits carrying high voltage.

TRA325 Exclusion - External aerials installation

The following clause is incorporated in and forms part of this **policy**.

The insurance by Public and products liability **section** excludes and does not cover liability for any claim caused by or arising in connection with the installation of external aerials.

Issued on: 12/05/2026