

Your covers

Public liability	✓ covered
Limit of indemnity	£1,000,000
Employers' liability	✓ covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
Business tools, plant and equipment	* not covered
Portable tools and equipment	
Portable tools and equipment	* not covered
Tools in vehicle overnight	* not covered

🗨 **Excess** is the first part of each and every claim paid by you

Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	250
Business tools plant and equipment	10% of each and every claim

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

🗨 An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Burning or welding equipment exclusion

We will not cover any bodily injury, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

Date	Policy number
09/03/2015	ACTRM1000235