CONTRACTORS ALL RISKS
INSURANCE PRESENTATION

Lords Roofing Contractors Ltd

Prepared by Maxwell Jukes
on behalf of
M&DH Insurance Services Ltd
Sandland Court, Pilgrim Centre
Brickhill Drive
Bedford
MK41 7PZ
Tel: 01234 352230
Email: maxwell@mdh-insurance.co.uk

Name of PolicyHolder:	Lords Roofing Contractors Ltd
Postal Address:	51 Lord Street, Manchester, M3 1HE
Business Description:	Roofing Contractors

General Information:

Slate & Tile and Cold applied Rubber roofing
Heat use is Angle Grinder

Heat Work at the Premises:	0%
Work Away from the Premises:	100%
Heat Work Away from the Premises:	5%
Permits Obtained for Heat Work:	Yes
Height Limit:	15 M
Domestic:	100%
Commercial:	0%
Industrial:	0%
Grade I Listed:	0%
Grade II Listed:	0%
Hazardous Location:	No
New Build:	0%
Refurbishment:	100%
Involved in Asbestos removal:	No

HSE: None

M&DH INSURANCE SERVICES LTD Authorised and regulated by the Financial Conduct Authority.
Registered Office: MRIB House, 25 Amersham Hill, High Wycombe HP13 6NU. +44 (0) 3300 940177
Registered in England and Wales No. 4567536.

M&DH Insurance Services Ltd

Lords Roofing Contractors Ltd

CCJ's, Bankruptcies, Liquidations and Criminal Convictions:	Liquidated Company: Lords Roofing Contractors (N.W.) Limited Dissolved May 2024 Circa £160,000 owed at point of dissolution Grew too big too fast during Covid as massive influx of work - when worked dropped out couldnt sustain the business due to a lack of trade, had to go under. Insured is monitoring growth carefully to make sure its sustainable as much as possible to avoid a repeat occurance.
Risk Management:	Written Health Safety Policy / Risk Assessments Yes
Trade Associations:	None
Established:	2026
Employers Ref. Number:	TBC
Insurer:	Lloyd's of London (Ascot Syndicate 1414)
Period of Insurance:	16th October 2026 - 15th October 2027

*** This insurance policy excludes any loss, damage or liability caused by COVID-19 or any mutation of COVID-19 ***

Lords Roofing Contractors Ltd

The Insurance Act 2015 and Your Responsibilities

You are responsible for answering questions in relation to any proposal or insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a midterm adjustment to your policy. If you fail to disclose information or misrepresent any fact which may influence the insurers' decision to accept the risk or the terms offered this could invalidate the policy and mean that claims may not be met. You must check all details on any proposal form or statement of facts document and pay particular attention to any declaration you may be asked to sign.

Conditions / Warranties

You must comply with any conditions, clauses or warranties contained within the insurance we have arranged. Failure to comply can result in the insurer not settling claims or terminating your policy. Average - In the event of under-insurance, Insurers may reduce the amount of any claim settlement in the same proportion as the sum insured bears to the total value of the insured property items.

This presentation is a record of the information advised to us and of the facts collated in respect of your risk. These are taken into account when arranging the insurances on your behalf. Please note that if you fail to disclose any information (including County Court Judgements (CCJ's), declared bankrupt or insolvent or entered into administration, or increased terms or conditions applied to any insurance policy thrown out, declined or refused insurance cover, HSE prosecutions, or had cover cancelled, or had special terms imposed in respect of any of the covers to which this insurance relates, Criminal Convictions and where relevant Offences under the Road Traffic Act) or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid. Please ensure you notify us of any claims, accidents or incidents which may give rise to a claim as soon as you become aware of them. Failure to do so may affect your insurers' ability to deal with your claim. Please refer to your policy wording for full information.

Lords Roofing Contractors Ltd

EMPLOYERS LIABILITY:

Basis of Cover:	Indemnity for your legal liabilities to employees consequent upon death or bodily injury arising out of or in the course of each persons employment. Please be aware that Employers Liability is a legally required cover where a firm has any person that could be deemed to be an "employee" and not just where that person is directly employed by the firm. Cover includes legal costs and expenses incurred in defending prosecutions under Health and Safety legislation.
Geographical Limits:	Great Britain, Channel Islands, Isle of Man and Non-manual employees anywhere in the world.
Limit of Indemnity:	£10,000,000 any one occurrence, unlimited during the policy period.

Wageroll: Lords Roofing Contractors Ltd

Clerical Employees:	£nil
Clerical Directors:	£nil
Manual Directors:	£4,500
Payments to Direct Employees including Labour Only Sub-Contractors: (if applicable)	£65,000
Payments to Bona-fide sub-contractors:	£5,000

Lords Roofing Contractors Ltd

PUBLIC/PRODUCTS LIABILITY:

Basis of Cover:	Indemnity for your legal liability for injury to the public or loss of or damage to property not owned by you or in your custody or control and, if applicable, Indemnity for accidental bodily injury sustained by or accidental loss of or damage to the property of Third parties arising from defects in goods you manufacture, sell supply, test, service or maintain.
Geographical Limits:	Great Britain, Channel Islands, the Isle of Man and Non-manual work anywhere in the world.
Public Limit of Indemnity:	£2,000,000 in any one occurrence and unlimited during the period of Insurance.
Products Limit of Indemnity:	£2,000,000 in any one / and in the aggregate during the period of Insurance.

Lords Roofing Contractors Ltd

Total Annual Turnover:	£280,000
Cost of Materials:	£75,000
Contracting Turnover:	£205,000

Principal Terms, Conditions, Warranties & Exclusions:

- Public & Products Liability Excess £1,500
- Work on high risk/hazardous locations
- Subject to a Standard Health & Safety Survey
- Application of Heat Warranty (Where applicable)
- Subject to Annual Declarations
- Legal expenses included in the policy at £250,000

Lords Roofing Contractors Ltd

CONTRACT WORKS

Maximum Contract Length:	1 Months
Maximum Contract Value:	£15,000
Total Estimated Annual Turnover:	£280,000

Insured:	Permanent or Temporary materials incorporated or for incorporation therein for which the insured is responsible.
Professional Fees:	The insurers will indemnify the insured in respect of Architects, Surveyors, Consulting Engineers and other professional fees incurred in the repair, reinstatement or replacement of the Contract works consequent upon DAMAGE for which indemnity is provided.
Debris Removal:	Removing Debris Dismantling and/or demolishing Shoring up or propping Clearing or repairing drains and service mains

CONTRACTORS PLANT **NOT INSURED**

Principal Terms, Conditions, Warranties & Exclusions:

- Fire, Theft and Malicious Damage excess £1,000
- All Other claims Excess £1,000
- Work on High Risk/Hazardous Locations Exclusion
- Theft of tools from unattended vehicles overnight are excluded, unless the locked vehicle is in a locked building or compound

5 YEARS CLAIMS / NOTIFICATIONS / LOSSES OR INCIDENTS

None reported.