

# Contractors Combined Policy Schedule

Policy Reference: F267573N

**EATON GATE**  
**COMMERCIAL**

This document states **your** policy limits for types of claims and if there are any **endorsements** to **your** policy wording that may add or remove the coverage stated in **your** policy wording. The **insurer's** liability is several and each **insurer** is liable only for the insurance cover provided in respect of that Section indicated under the **schedule**. In issuing this policy with the relevant limits and endorsements, **we** have relied on the information provided in the statement of fact and **you** must therefore make sure that **you** have taken all reasonable care to honestly provide this information and that to the best of **your** knowledge and belief, it is accurate. If **you** don't **your** policy may be cancelled, treated as if it never existed and **your** claim may be rejected or not fully paid.

If **you** are in any doubt, **you** should speak to **your** insurance broker.

## BROKER DETAILS

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Name	Broadsure Direct Ltd
Address	4th Floor, The Argyle Centre, 9 York Street, Ramsgate, Kent, CT11 9DS
Tel	

## INSURED

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Company Name	Reaction Limited T/A Reaction Group
Company Registration Number	05943409
Company Incorporation Date	22 September 2006
Company Legal Status	Private Limited
Company Website Address	<a href="https://www.reaction-grp.com/">https://www.reaction-grp.com/</a>

## Correspondence Details

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Correspondence Addressee	Reaction Limited T/A Reaction Group
Correspondence Address	Regus,314 Midsummer Boulevard,, MILTON KEYNES GB, MK9 2UB

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## LIABILITY COVER

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Description	Limit
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000
Public Liability Financial Loss	£0
Product Liability Financial Loss	£0

Please refer to the Heat Application Condition and note the restriction of Limit of Indemnity to £1,000,000 under Section 2 of the Policy Wording for claims arising from the application of heat.

## ADDITIONAL COVER

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Contract Works Sum Insured	£0
Own Plant Sum Insured	£0
Tools & Business Equipment	£0
Hired In Plant Sum Insured	£10,000

## COMMERCIAL LEGAL PROTECTION

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Description	Limit
Cover	£100,000

# Contractors Combined Policy Schedule POLICY WORDING

Your Policy Wording can be found here

<https://www.brokerexpress.co.uk/documents/contractors/EG-Contractors-Combined-Wording-V1.2-BH-JAN25.pdf>

Your Summary of Cover can be found here <https://www.brokerexpress.co.uk/documents/contractors/EG-Contractors-Combined-SOC-JAN-25.pdf>

Your notice to Policyholder, if applicable, can be found here

## ENDORSEMENTS & CONDITIONS

### **CTR - Increased Heat Work Excess - £1,000 (contractors combined)**

The Excess applicable in respect of Injury and/or Damage caused by or arising out the application of heat of any work away from Your Premises involving is increased to £1,000 and not as otherwise stated in the Excess table

### **CTR - Contractors Combined - Depth Limit: 2 Metres (Contractors Combined)**

We shall not indemnify You under Section 2 Public Liability against liability arising from any work carried out at depths exceeding 2 metres from ground level.

### **CTR - Height Limit 15 metres (Contractors Combined)**

We will not indemnify You under Section 2 – Public and Products Liability in respect of legal liability arising from work at a height where the drop exceeds 15 metres

### **Plant Security Condition**

It is a condition precedent to Our liability under Section 3 - Contract Works, Own and Hired in Plant and Tools that You shall ensure that whilst any Own Plant or Hired In Plant are left Unattended overnight or on non-working days that the plant is a) immobilised by the application and setting of a recognised physical security restraining leglock or installed engine immobiliser system or b) secured within a locked building built of mainly brick, stone, concrete or other non-combustible material, compound or yard incorporating enclosed perimeter walls or fencing and locked points of access Unattended means when the driver or operator does not have the plant 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 or theft of the plant

### **Premises Restriction - 4 floors**

We will not indemnify you under Section 2 – Public and Products Liability for any claims for Injury or Damage to property caused by escape of water arising from work on any tank apparatus or pipe.

This restriction does not apply to work on:

- private residences
- offices and surgeries
- shops
- hotels
- public houses and restaurants

of fewer than four floors including any basement.

# Contractors Combined Policy Schedule EXCESSES

## EATON GATE COMMERCIAL

The Excess is the amount of each loss that You are responsible for. Unless stated otherwise on this Schedule, the Excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Employers Liability	NIL
Section 2 - Public & Products Liability	£250
Section 3 - Contract Works, Own Plant & Hired in Plant	£500 in respect of theft or attempted theft and malicious Damage. £250 in respect of any other loss.
Section 4 - All Risks Specified Items	£250 unless specified otherwise
Section 5 - Commercial Legal Expenses	Nil
Business Emergency Solutions	Nil

### Appointment of Eaton Gate Commercial

The **Insurers** have appointed Eaton Gate Commercial to administer **your** insurance on their behalf. This policy is issued in accordance with the authorisation **Insurers** have granted to Eaton Gate Commercial under the terms of a contract between the **Insurers** and Eaton Gate Commercial. This contract makes Eaton Gate Commercial the agent of the **Insurer** and gives them the authority to perform certain acts on the **Insurer's** behalf but does not affect **your** rights to claim or make a complaint.

### About Eaton Gate Commercial

Eaton Gate Commercial is a trading name of the Eaton Gate group. Eaton Gate Commercial has not made any personal recommendations regarding the sale of this policy.

Eaton Gate Commercial can be contacted:

By telephone: 0333 234 1741

By e-mail: [info@egmgu.co.uk](mailto:info@egmgu.co.uk)

In writing at: Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

For further details on how **your personal data** is used by Eaton Gate, please check its [Privacy Policy](#).

The Eaton Gate group comprises:

- Eaton Gate MGU Ltd ('Eaton Gate') which is registered in England (No. 9825821) at 20 St. Dunstan's Hill, London, EC3R 8HL and is authorised and regulated by the Financial Conduct Authority (FRN 773194). Eaton Gate is an intermediary and not an Insurer. Eaton Gate receives remuneration from the **Insurers** in the form of commission which is based on a percentage of the total insurance premium and profit share based on underwriting performance.
- Vigilis Services Limited ('Vigilis') which is registered in Gibraltar (No. 113603) at Madison Building, Midtown, Queensway, Gibraltar, GX11 1AA and authorised and regulated by the Gibraltar Financial Services Commission (FSC20381) and by the Financial Conduct Authority (FRNs 771790 and 781071). In addition to the fee **you** pay, Vigilis receives remuneration from the **Insurers** in the form of commission which is based on a percentage of the total insurance premium and profit share based on underwriting performance.

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Vigilis is an intermediary and not an Insurer. When **you** take out a policy with Eaton Gate Commercial **you** will be charged a fee by Vigilis for the production of this policy which is determined by the total insurance premium and defined as the Production Fee. Vigilis provides broking systems, policy administration and claims administration.

### YOUR INSURERS

#### SECTIONS 1-4 AND OPTIONAL EXTENSIONS ARE PROVIDED BY:

Insurer:	Bridgehaven Specialty UK Limited
Registered Number:	12782688
Registered Office:	70 Gracechurch Street, London, EC3V 0HR
Website:	<a href="https://www.bhvn-ins.com/">https://www.bhvn-ins.com/</a>
FCA Registration Number:	978895
Complaint Address:	20 St. Dunstan's Hill, London, EC3R 8HL
Complaints Email:	<a href="mailto:complaints@egmgu.co.uk">complaints@egmgu.co.uk</a>

For further details on how **your personal data** is used by the Insurer, please check its [Privacy Policy](#).

#### SECTION 5 IS PROVIDED BY:

Insurer:	ARAG Legal Expenses Insurance Company Limited
Registered Number:	00103274
Registered Office:	ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Website:	<a href="http://www.arag.co.uk">www.arag.co.uk</a>
FCA Registration Number:	202106
Complaint Address:	Customer Relations, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Complaint Tel:	0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays)
Complaint Email:	<a href="mailto:customerrelations@arag.co.uk">customerrelations@arag.co.uk</a>

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:

0800 023 4567 or 0300 1239 123

[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

Financial Ombudsman Service, Exchange Tower, London E14 9SR

ARAG Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Conduct Authority, Firm No. 202106

For further details on how **your personal data** is used by the Insurer, please check: [Privacy Policy](#) (ARAG).

### MAKING A CLAIM

If **you** wish to make a claim, **you** should contact **us** as soon as possible. **You** should not settle, reject, negotiate or agree to pay any claim without **your Insurer's** written permission.

For claims under Sections 1-4 of **your policy** and optional extensions:

Number:	0345 646 2089 / 01772 925023
New Claims Email - Property:	<a href="mailto:eatongate.bridgehaven@davies-group.com">eatongate.bridgehaven@davies-group.com</a>
New Claims Email – Liability:	<a href="mailto:eatongate.bridgehaven.liability@davies-group.com">eatongate.bridgehaven.liability@davies-group.com</a>

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For claims under Sections 5 of **your policy**:

Number: 0330 303 1955 or 0117 917 1698

## LEGAL AND TAX ADVICE - 0330 30 31 470

If **You** have a legal or tax problem relating to **Your** business, **We** recommend **You** call **Our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days a year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers business-related legal matters within UK and EU law or tax matters within the UK. **Your** query will be dealt with by a qualified specialist experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

## REDUNDANCY APPROVAL - 0330 303 1955 or 0117 917 1698

**We** can arrange for specialist advice if **You** are planning redundancies. This will assist **You** to implement a fair selection process and ensure that the redundancy notices are correctly served. This service is available between 9am and 5pm on weekdays (except bank holidays), subject to a charge.

## CRISIS COMMUNICATION - 0344 571 7964

If **You** are concerned about an event that may result in negative publicity which could affect **Your Business**, **You** can access professional public relations support from our Crisis Communication experts.

Where possible, initial advice for **You** to act upon will be provided over the phone, but if your circumstances require professional work to be carried out in advance of any actual adverse publicity, such services are available on a consultancy basis and subject to **You** paying a fee.

Where an event has led to actual publicity online, in print or broadcast, that could **Damage Your Business**, **You** are **Insured** against the costs of crisis communication services under Insured Event 10 when **You** use this helpline.

## COUNSELLING ASSISTANCE 0333 000 2082

For an **Employee** (including family members permanently living with them) needing confidential help and advice, our qualified counsellors are available to provide telephone support on any matter that is causing **Your Employee** upset or anxiety from personal problems to bereavement.

## LEGAL SERVICES WEBSITE - [www.araglegal.co.uk](http://www.araglegal.co.uk)

With **Your Policy** **You** get free access to **Our** legal services website using the following code, X1232KC79BB5, which allows **You** to create many online documents and guides which can help **Your** business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge, **You** can have complex documents checked by a solicitor.

## CUSTOMER COMPLAINTS

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If **your** complaint is about the way **your policy** was sold to **you** please contact **your** insurance broker or intermediary firm who arranged **your** policy for **you**. Their address and telephone number are shown on **your schedule**.

If **your** complaint is about a claim made under **your policy** please contact the **Insurer's** claim administration team. Their address and telephone number are shown above.

# Contractors Combined Policy Schedule

Eaton Gate is dedicated to resolving **your** complaint so if **you** fail to reach **your Insurer** or have a complaint about your Policy or wish to discuss a complaint **you** have with **your Insurer**, please contact the Eaton Gate customer services team;

- Telephone: 0333 234 1741
- By e-mail: [complaints@egmgu.co.uk](mailto:complaints@egmgu.co.uk)
- In writing to: Customer Services Manager, Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

For complaints under all sections other than Legal Expenses, if **you** are not satisfied with **our** final response or **we** have not responded within fifteen (15) working days **you** may also be able to refer **your** complaint to the Office of the Arbiter for Financial Services in addition to FOS:

- Telephone: +356 212 49245
- In writing to: Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530 Malta

You will have to pay EUR 25.00 at the time of making Your complaint to the Arbiter to use this service.

The Office of the Arbiter for Financial Services considers that a "complaint" refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms "person" does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit <https://financialarbiter.org.mt/en/Pages/Home.aspx>

## TERRITORIAL LIMITS

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The **Territorial Limits** of this **Policy** other than the Legal Expenses Section are:

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

The **Territorial Limits** for the Legal Expenses Section are detailed in the **Policy** wording

## HOW WE USE YOUR PERSONAL DATA AND WHO WE SHARE IT WITH

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### Insurance Underwriting and Administration

The information that **you** provide to **us** may be used for purposes of insurance underwriting and administration or claims processing and payment by **us**, **our** associated companies, suppliers and service providers, agents, and by reinsurers. From time to time this information may be disclosed to regulatory or statutory bodies for the purposes of monitoring and enforcing **our** compliance with the relevant regulatory code or rules. **Your** information may also be used for the purposes of calculating renewal terms as well as crime prevention, statistical analysis and research and development.

This information may be transferred outside of the European Economic Area for any of these purposes and for system administration. Should this happen **we** will ensure that anyone receiving **your** information agrees to handle this information to the same standard and level of protection as if **we** were dealing with it.

If **you** pass **us** any information relating to any other person, **you** confirm that they have given **you** permission to provide it to **us** and that they give permission for **us** to process their **Personal Data** and that **you** have explained to them who **we** are and what **we** will use their data for.

# Contractors Combined Policy Schedule

**We** will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained

The information provided will be treated in confidence and in compliance with the **Data Protection Regulations**.

## Claims Handling

In assessing any claim, **we** or **our** agents will likely consult any publicly held information which may include but will not be limited to: electoral roll, bankruptcy or insolvency records, county court judgments, repossessions and such like. This information may also be shared with other insurers and **our** agents and suppliers. Please check **our** Privacy Policy for details of these third parties.

## Credit Searches or Third Party Information Sources

In considering **your** application for this **Policy we** or our agents may consult a number of data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain policy records and to combat fraud. **We** or our agents may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies. This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reasons or for tracing debtors. Please check our Privacy Policy for details of these third parties.

- approved service providers or suppliers or other group companies that provide support services;
- fraud prevention or credit reference agencies or other agencies that carry out work on **our** behalf such as the Insurance Fraud Bureau (IFB);
- other insurers, reinsurers, underwriters, regulators, law enforcement, Ombudsman services or the Claims and Underwriting Exchange (CUE) or ELTO (see below);
- purchasers of the whole or part of **our** business;

The Claims and Underwriting Exchange Register (CUE) run by Motor Insurance Bureau (MIB Ltd). The aim is to help **Us** to check information provided by **You** and also to prevent fraudulent claims. These registers may be searched in considering any application for insurance in connection with the **Policy. We** will pass any information relating to any incident which may or may not give rise to a claim under the **Policy** and which **You** have to notify **Us** of in accordance with the terms and conditions of the **Policy**, to the relevant registers.

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) **we** will be required to provide some of your information to the Employers Liability Tracing Office (ELTO). The information that **we** supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO. The information supplied to the ELTO will include:

- policy number(s)
- employers' current names and addresses
- coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

**We** may ask credit reference agencies to give **you** a credit score, which may affect **your** insurance application. **We** may also use information relating to **you** and **your** property supplied to **us** by other third parties.

## Fraud Protection

In order to prevent fraud, **we** may, at any time:

- share information with other organisations or public bodies (such as the Police) about **you**;
- undertake credit searches or additional fraud searches;
- check and file **your** details with fraud prevention agencies or on registers of claims that are shared with insurers.

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If **you** give **us** false or inaccurate information and fraud is suspected, it will be recorded.

## Automated Decisions

**We** may use automated tool with decision making to assess **your** insurance application, such as price rating tool, flood, theft and subsidence area checks. These automated decisions will produce a result on where **we** are able to offer insurance, the appropriate price for **your** insurance policy or whether **we** can accept **your** claim. If **you** object to an automated decision **we** may not be able to offer **you** an insurance quotation or renewal.

## Your Rights

Unless subject to an exemption under the **Data Protection Regulations**, **you** have the following rights with respect to **your personal data**:

- **You** have the right of access to **your personal data** **we** hold and to any correction of this if it is found to be inaccurate or out of date. In the event of any dispute regarding rectification of **your personal data**, **you** may request a restriction to be placed on further processing. **We** will only keep **your personal data** for as long as is necessary to provide **you** with the products and services to meet **our** legal obligations.
- **You** may request **us** to transmit **your personal data** directly to another **data controller**.
- **You** have the right to request erasure of **your personal data**, although **we** may refuse to comply with **your** request where **your personal data** is processed on a lawful basis. Where **your personal data** has been shared with others, **we** will notify those using **your personal data** to comply with **your** request.
- **You** have the right to lodge a complaint to the regulatory authority if **you** feel **we** have not lawfully processed **your personal data** or suitably responded to **your** requests or rectified **your personal data** in the time permitted.

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