

**Talk to an expert**

 **01444 251181**

Monday - Friday, 8.45am - 5.00pm

 **james.allan@swib.co.uk**

 **suttonwinson.com**

**Write to us:**

Sutton Winson, Greenacre Court,  
Station Road, Burgess Hill, West  
Sussex, RH15 9DS

Our Ref: 26796929

28th March 2025

To Whom It May Concern,

We are insurance brokers to Clipper Contracting Group Ltd and confirm the following cover is in force:

**Insurance Period:** 1st April 2025 – 31st March 2026

**Employers' Liability**

Insurer / Policy number **Probitas 1492 - BA054F25A0958**

Limit of Indemnity £10,000,000 any one occurrence

**Public & Products Liability**

Insurer / Policy number **Probitas 1492 - BA054F25A0958**

Limit of Indemnity £5,000,000 any one occurrence in respect of Public Liability but any one Period of insurance in respect of Products Liability

**Professional Indemnity**

Insurer / Policy Number: **Probitas 1492 - BA054F25A0958**

Limit of indemnity: £2,000,000 any one occurrence

**The business of our client is defined under this policy as:** Labour Supply Contractor, Umbrella Solution, Payroll Service Provider, the provision of workers to third parties, accountancy services, trade activities of Construction Industry Scheme, Self-Employed workers and Personal Services Companies as listed in Appendix One

This document is provided for information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify the above policy in any way. Any amendment may only be effected by specific endorsement.



No obligation is accepted by insurers or the undersigned to inform details of any amendments to, or cancellation of, the above policy subsequent to the date of the issue of this document

Yours sincerely,

*James*

James Allan Cert CII  
**Director – Schemes & Affinities**  
Email: james.allan@swib.co.uk  
Direct Dial: 01444 251181



# Key Conditions, Warranties & Exclusions

All policies have key conditions, warranties and exclusions and a summary of these is shown below. This list however is not exhaustive and is provided for ease of reference only.

	KEY CONDITION/EXCLUSION	REFERENCE IN POLICY WORDING
Applicable to All Sections of The Policy	General Conditions	Pages 11-18
	General Exclusions	Pages 19-21, including Asbestos Exclusion
Employers Liability, Public & Products Liability	Standard Terms of Business condition	Page 17
	Supervision, Direction and Control exclusion	Page 19
	Specific Sites exclusion	Pages 19-20
	Use of Heat on Premises/Heat Away from	Page 26
	Premises condition	Page 26
	Rail and Airside conditions	Page 28
	Contractual Liability exclusion	Page 38
Professional Indemnity	Abuse and Molestation exclusion	Page 45
	Defective Workmanship exclusion	Page 46
	Fire Safety Cladding exclusion	Page 48
	Medical Malpractice exclusion	Page 48
	Supplied Personnel exclusion	Page 50
	Waste to Energy exclusion	Page 50
	Claims Conditions	Pages 50-51
Office Legal Expenses	Prospects of Success condition	Page 127 of Arag Office Legal wording
	Important Conditions	Pages 134-135
	General Conditions	Pages 134-135
	Abuse and Molestation exclusion	Page 133
	Patent / Registered Design exclusion	Page 133
	Judicial Review exclusion	Page 133
	Claims Conditions	Page 136
Property Damage (including Money) and Business Interruption	Claims Notification and Notification Procedure	Pages 56-57
	All Risks - Theft from Vehicles Exclusions	Page 72, section 7.2
	Average	Page 73, section 7.4
	Electrical Inspection Condition	Page 78
	Intruder Alarm Condition (if installed)	Page 78
	Minimum Standard of Security (applicable to all premises)	Page 79
	Money Accompaniment Requirements	Page 103
Terrorism	Condition Applicable	Page 106
Computer Breakdown	Requires approved maintenance agreement providing a minimum service of on call remedial and or corrective maintenance at inclusive costs	Page 112, section 2.1



	Condition Applicable to Computer Breakdown only	Page 113
--	---	----------

