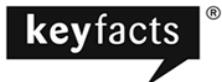


CONTRACTORS QUOTATION**IMPORTANT NOTICE: Please check this quotation and accompanying Statement of Fact very carefully**

The Statement of Fact/broker presentation together with any other information supplied to Insurers must not be misleading or incomplete. If you are aware (having made all due enquiries) of any information not specifically requested in the Statement of Facts but which have a material bearing upon the Insurers' decision on whether or not to provide cover to the Insured or the terms upon which such cover would be provided, you must notify the Insurers of it before the contract of insurance is concluded and obtain their specific confirmation that they are happy to proceed. You must inform Insurers of any material alterations or additions to the statements or particulars contained within this Statement of Facts/broker presentation, which occur before any contract of insurance based on this statement is effected.

Based on the information contained within the Statement of Facts/broker presentation the premium has been calculated as indicated below:

**QUOTATION**

Broker / Intermediary:	BIS Nationwide
Quotation Number:	II0843/01744183/2026
Policy Wording:	IIGL Contractors All Risks, IIGL Contractors Legal Expenses Wording, IIGL Contractors Professional Indemnity, IIGL Contractors Combined Liability
Insured:	STAFFORD ROOFING LTD
Risk Address:	Asheton Farm Tysea Hill Stapleford Abbotts Romford Essex RM4 1JU
Insured's Business Category:	SCHEME - Roofing Contractors
Period of Insurance:	26/01/2026 to 25/01/2027 B.D.I.
Insurance Premium:	£ 10,483.11
Insurance Premium Tax @ 12.0%:	£ 1,257.97
Policy Administration Fee:	£ 195.00
Total Premium (including I.P.T):	£ 11,936.08
(Minimum and Deposit. Adjustable at expiry. Non-refundable)	

Insurance Premium Breakdown:

Contractors Combined Liability	£ 8,313.10
Excess of Loss Liability	£ N/A
Contractors All Risks	£ 977.50
Material Damage	£ N/A
Professional Indemnity	£ 1,035.00
Directors and Officers	£ N/A
Contractors Legal Expenses	£ 157.51

Personal Accident £ N/A

IMPORTANT NOTICE: Minimum and Deposit premiums are calculated by applying rates to estimated wage roll and turnover provided by you at inception of the policy. As these are only estimates, you are required to provide a declaration at the end of the policy and the premium is then adjusted to more accurately charge for the cover used. The adjustment can produce additional premiums depending on whether the year end declaration is more than the estimates used to calculate the original premium however, the original rate will not change. As this policy is issued on a Minimum and Deposit premium basis, the amount charged is the minimum premium, there is no return premium allowed if the year end declaration is less than the original estimate. There is also no return premium allowed on cancellation as the premium is the minimum no matter how long the policy has been in force.

Insurer or agents of the insurer reserve the right to charge the policyholder legal and/ or recovery fees where premiums are not paid within credit terms, where third party recovery is required.

Quote Valid Until: **25/01/2026**

Date Statement of Fact Completed: **17/12/2025**

Insurer:

Certain Underwriters at Lloyd's and/or London Company Insurers

Excesses and/or Special Conditions:

Contractors Liability

Public/Products Liability £1,500 Third Party Property Damage Excess

1A Abseiling/Cradle Work Exclusion

3A Airside Exclusion (Full)

4A Asbestos – Accidental Discovery

1B Bona-fide Sub-contractors

1H Use of Heat Condition ("Hot Works") (amended)

4H Hazardous Work and Locations

1Pa AMENDED Personal Protective Equipment for Employees and Provision of Work Equipment Condition

1S Safety Harness Condition

4C Communicable Disease Exclusion

6C Cyber and Data Total Exclusion Endorsement

5C Cladding Condition

4R Reasonable Precautions Conditions

Contractors All Risks

Excess: £1,000 each and every claim, increasing to £1,500 in respect of fire/theft/malicious damage

Excluding Cyber Attack

General exclusion – Infectious agents and pandemics:

We will not pay for any loss, damage, cost or expense caused by, either directly or indirectly, in connection with, or any action taken to hinder, defend against or respond to any **infectious agent, pandemic or pandemic impact**.

This exclusion applies regardless of any other cause or event that in anyway contributes concurrently or in any sequence to the loss, cost or expense, and regardless whether or not there is any declaration of an outbreak of a **pandemic** by the World Health Organisation or any authorised national or international body or legal jurisdiction.

For the purposes of this endorsement, and in addition to the policy definitions, the following definitions apply:

Infectious agent

Any transmissible bacterium, microorganism, virus or other pathogen that induces or is capable of inducing an infectious disease.

Pandemic

A widespread outbreak of a human infectious disease, into at least three countries on two different continents.

Pandemic impact

Any of the following if they are caused by, result from, arise out of or related to a **pandemic**:

- sickness, disability or death;
- civil or military actions or orders, including confiscation; curfews; evictions; quarantines; restricted access to buildings or other property and restricted travel;
- strikes, riots or civil commotion;
- actions taken or refused to be taken by individuals or businesses;
- any other actions, advice or restrictions put in place by either the Government or competent, local, civil or military authority in

order to hinder, defend against or respond to any **infectious agent** or **pandemic** or fear or threat of an **infectious agent** or **pandemic**.

Subject otherwise to the terms and conditions of your policy.

Original estimated contract price means the estimated or quoted value of the contract works prior to the to the start of the contract, including any other cost (along with VAT where applicable) in connection to the contract.

Section 1 - Contract Works FCPA Fire Code of Practice

Section 1 - Contract Works PSR Security Requirement

Section 1 - Contract Works TFCO Timber Frame Condition

Professional Indemnity

£2500 each and every claim

CAEAXXL00 - Coronavirus Absolute Exclusion

Notwithstanding any other provision, no cover is provided under this policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (i) any fear or threat (whether actual or perceived) of; or
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

PIDC PI 004 AE Asbestos Exclusion

PIDC PI 005 DBI Death or Bodily Injury Exclusion

PIDC PI 006 PD Property Damage Exclusion

PIDC PI 009 SMP Sub-Consultants Minimum Professional Liability Requirements

PIDC PI 012 CE Combustible Cladding Exclusion Endorsement

PIDC PI 013 BW Basement Works Exclusion

PIDC PI 014 SP Swimming Pools Exclusion

PIDC PI 018 FSE Fire Safety Exclusion

Professional services does not exceed 10% of overall turnover

Retroactive Date: Inception or inception of the original policy held with IIGL

Contractors Legal Expenses

Contractors Legal Expenses - We will not pay the first £250 excess of any claim relating to a formal aspect enquiry.

In respect of Contract & Debt Recovery, if the amount in dispute exceeds £5,000 you are responsible for the first £500 in each and every claim

Full Risk Assessments and Health & Safety procedures undertaken and adhered to

Health & Safety

Every business must have a policy for managing health and safety. If you employ less than five people, as the employer, you still need a health and safety policy, but this can be verbally communicated to employees, or others who may be affected by your business activities.

This policy has been issued on the basis that you have a full Health & Safety policy in force which is current and in force and complies with all applicable health and safety legislation and includes

- A formal, documented employee training plan for employees covering all relevant job functions and with training provided on an ongoing basis and appropriate records maintained
- You fully comply with the requirements of the Health & Safety at work act 1974 and all relevant subordinate regulations including ongoing adherence to duties imposed upon employers under applicable legislation
- You undertake and retain written evidence of the risk assessments and method statements and these are prepared, communicated to all relevant employees, retained as documentary evidence and reviewed periodically in accordance with statutory requirements and recognised industry best practises

Failure to comply with this condition could lead to claim not being paid if cannot prove that your Health & Safety practices are embedded in your business.

IIGL Health & Safety Online Programme

Every business must have a policy for managing health and safety. If you employ less than five people, as the employer, you still need a health and safety policy, but this can be verbally communicated to employees, or others who may be affected by your business activities.

The Liability Cover is only available on the strict basis that you have a full Health & Safety policy in force which is current and in force and complies with all applicable health and safety legislation and includes:

- A formal, documented employee training plan for employees covering all relevant job functions and with training provided on

- an ongoing basis and appropriate records maintained
- You fully comply with the requirements of the Health & Safety at work act 1974 and all relevant subordinate regulations including ongoing adherence to duties imposed upon employers under applicable legislation
- You undertake and retain written evidence of the risk assessments and method statements and these are prepared, communicated to all relevant employees, retained as documentary evidence and reviewed periodically in accordance with statutory requirements and recognised industry best practises

Failure to comply with this condition could lead to claim not being paid if cannot prove that your Health & Safety practices are embedded in your business.

£250 Health and Safety Voucher

Your Broker has negotiated with us to provide you with access to our Health & Safety Risk Management Online programme. The site usually costs £250 inclusive of VAT annually to enter however, as part of purchasing the Liability Policy, your Broker will provide you with a Voucher to access the site for FREE.

To review what is available watch our video on <http://www.iigl-hands.co.uk/movieInto.cfm>

VOUCHER TIME LIMIT: Please note that should you fail to take advantage of this facility by not registering within sixty (60) days of inception or have a live policy in place then access will be denied thereafter.

Several Liability Notice

Subject to the policy terms and conditions

SUM INSURED SCHEDULE

(Sums Insured and/or Limits of indemnity are subject to terms, conditions and exclusions of this insurance)

Risk Address: **Asheton Farm, Tysea Hill, Stapleford Abbots, Romford, Essex, RM4 1JU**

PUBLIC AND PRODUCTS LIABILITY	Limit of Indemnity
Public liability – any one event	£ 5,000,000.00
Products liability - any one event and in the aggregate	£ 5,000,000.00
EMPLOYERS LIABILITY	Limit of Indemnity
Employers liability – any one event	(£5,000,000 terrorism and asbestos) £10,000,000
Tools and Business Equipment Sum Insured	Not Covered
EXCESS OF LOSS LIABILITY	Limit of Indemnity
Public Liability any one occurrence but in the aggregate for liability arising from both products and pollution	Not Covered
CONTRACTORS ALL RISKS	Sum Insured
Item 1 - Contract Works	£ 850,000.00
Maximum contract value	£ 500,000.00
Maximum contract length (months)	4 months
Item 2 - Own Plant	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
	Limit of Indemnity
Item 3 - Maximum Hired In Plant Charges	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
	Sum Insured
Item 4 - Employees Tools	Not Covered
Per Person	Not Covered
Single Article	Not Covered
BUILDING	Sum Insured
Including landlords fixtures and fittings	Not Covered
CONTENTS	Sum Insured
Tenants improvements and interior decorations	Not Covered
Computer & electronic office equipment	Not Covered
Tools at the premises	Not Covered
Power tools whilst at the premises	Not Covered
Machinery, Plant, Fixtures/Fittings and all other contents (excluding stock)	Not Covered
Stationery including company literature	Not Covered
Stock in trade including trade samples and goods in trust	Not Covered
Stock in trade in the open	Not Covered
External signs and blinds (including neon signs)	
Scaffolding tubes, boards, clips and fittings	Not Covered
Fork Lift Trucks	Not Covered
Glass breakage &/or External signs and blinds (including neon signs)	Not Covered
Goods in transit whilst being carried by vehicles operated by you hauliers rail or post	Not Covered
Loss of money whilst in transit	Not Covered
Loss of money during business hours (money not contained in a locked safe limit £500)	Not Covered
Loss of money from the residence of any principal or authorised employee	Not Covered
Loss of money from a locked safe outside of business hours	Not Covered
Non-negotiable money (e.g. crossed cheques, credit cards counterfoils)	Not Covered
BUSINESS INTERRUPTION	Sum Insured
Business Interruption - Indemnity Period 12 Months	Not Covered
SPECIFIED ALL RISKS	Sum Insured
No specified items	
PROFESSIONAL INDEMNITY	Limit of Indemnity
In the aggregate during any one Policy Period	£ 1,000,000.00
DIRECTORS AND OFFICERS	Sum Insured
(With defence costs and expenses included)	Not Covered
Corporate Liability (Entity) and Employment Practice Liability (EPL)	Not Covered

CONTRACTOR LEGAL EXPENSES	Sum Insured
Claims aggregated in any one Period of Insurance	£ 250,000.00
PERSONAL ACCIDENT	Cover
Benefit	Not Covered

PROPOSAL FORM

Disclosure

The proposer(s), or any partner, or any director, or any officer, have:

- a) Never been declared bankrupt or disqualified from being a company director.
- b) Never had any County Court Judgement(s) or Sheriff Court Decrees(s).
- c) Never been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986.
- d) No Proposal for similar insurance made by or on behalf of the Proposer or its business or other activity, or any predecessors of the Proposer or its business or other activity, or any principal, partner or director of the Proposer has been declined in the past nor has such insurance been cancelled, renewal refused or cover avoided by Insurers nor have any special terms imposed (other than general market increases)
- e) Never been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences
- f) Never had any prosecution, prohibition notice or improvement order placed on them under the Health & Safety legislation within the last five(5) years
- g) Never had an application for the renewal or transfer of a license refused or have no intention to apply for the transfer of a license within the next twelve(12) months
- h) After full enquiry it is NOT aware of any fraud, dishonesty, bankruptcy or administration order applicable to any of its principals, partners, directors or employees, past or present; and
- i) Domiciles in the United Kingdom only and all turnover has been in the past and is expected in the future derived solely from clients within the United Kingdom
- j) After full enquiry it is NOT aware of any claim(s) that have been made against its business or against any of its principals, partners, directors or employees whilst engaged in its current business or any other activity and after full enquiry it is NOT aware of any circumstance or incident which has or could result in any claim being made against its business or against any of its principals, partners, directors or employees, whilst engaged in its current business or any other activity.
- k) DATA PROTECTION - It consents to the Insurer or its representatives using the information Insurers may hold about the Insured for the purpose of providing insurance and handling claims and to process sensitive personal data about the Insured where this is necessary, in compliance with the General Data Protection Act 2018. This may necessitate providing such information to third parties.

☒ I confirm that I have read and agree that the above statement is true

Business Activities

Please select a business activity that best matches the business to be insured

SCHEME - Roofing Contractors

Please select the percentage of this business activity? 100%

Please answer the following question(s) in respect of the business activity above

Does the business activity chosen cover all aspects of the business activity to be insured? Yes

Do you undertake any work in connection with multi storey buildings Yes

Please confirm the type of property and maximum number of storeys

Multi storey buildings in line with work away locations.

Do you undertake any work at height in excess of fifteen(15) metres? If so, please provide details No

Do you undertake any work in connection with heat? Yes

Please provide percentage of heat work undertaken based on total turnover:

1) Hand held hot air guns -% work away: 0%

Hand held hot air guns -% at own business premises: 0%

2) Blow lamps - % work away: 5%

Blow lamps - % at own business premises: 0%

3) Soldering irons, welding, cutting, grinding equipment or other equipment involving the application of heat - % work away: 0%

Soldering irons, welding, cutting, grinding equipment or other equipment involving the application of heat - % at own business premises: 0%

Is there any secondary business activities that are undertaken? No

HAZARDOUS LOCATIONS - Do you undertake any work at hazardous locations as follows:

Do you undertake work on or in connection with – airports, aerodromes, airplanes, airside, railways, bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, listed buildings, heritage buildings, spectator stands, demolition sites, Ministry of Defence properties, quarries, mines, collieries, wharves, docks, piers, harbours, offshore installations, rigs, piling, platforms, ships, vessels, boats, hovercraft, confined space work, timber framed work, underpinning, roadworks, basement work, traffic management, any work in connection with water, in or near water, blast furnaces, chemical or petrochemical works, oil or gas refineries or storage facilities, power stations or nuclear power stations, vehicles, radioactive substances/devices, noise levels in excess of 85db? No

Do you undertake any work in Northern Ireland? No

Do you undertake any work in the Republic of Ireland? No

Do you undertake any work elsewhere in the world other than Great Britain, Northern Ireland and the Republic of Ireland?

Please provide split on work away undertaken at:

1) Private, domestic houses and flats?

2) Commercial premises including shops, offices, light commercial premises?

3) Schools, leisure centres, hospitals, local authority premises?

4) Industrial premises, including factories, warehouses?

Total split of all work undertaken on new build premises

Do you undertake any work with hazardous substances or any other industrial materials that are toxic, explosive, flammable, corrosive or an irritant?

Do you work on or in connection with asbestos or silica or substances containing asbestos?

Do you use cradles, ropes, slings, bosuns chairs, abseiling equipment or the like other than for equipment designed for the raising, lowering or transportation of inanimate materials?

Do you use any other hydraulic lifts, access plant or equipment?

Do you contract any work to sub-contractors?

Labour Only Sub Contractors?

What type of work is contracted? What percentage of wagheroll related to LOSC?

Works in line with business description.

Are they longstanding, well known to the Insured, experienced and fully trained by the Insured, with records retained?

What is a Labour Only Sub Contractor: A Labour Only Sub Contractor is very similar to an employee. They work directly under the supervision and control of the Insured, usually use materials, tools and equipment provided by the Insured and are included in the definition of an employee under the policy.

Bona Fide Sub Contractors?

What type of work is contracted?

Works in line with business description.

If BFSC (please check attached definition), do you check that the sub- contractor has adequate liability insurance in place?

What is a bona-fide sub contractor? Bona-fide sub-contractors are generally deemed to be contractors who work without direction from the Insured or main contractor, hold their own insurance and should be bringing their own tools and materials to the job rather than having them provided by the contractor/Insured. The Insured should check that bona-fide sub-contractors have their own public liability cover to at least the same limit of indemnity as their own before they appoint them.

HEALTH & SAFETY RISK ASSESSMENTS

Definition of an Employee

- a) any person under a contract of service or apprenticeship with you
- b) any person who is hired to or borrowed by you
- c) any person engaged by you and working in connection with a work experience or training scheme
- d) any labour master or person supplied by them and working for you
- e) any person engaged by labour only sub-contractors and working for you
- f) any self-employed person working on a labour only basis under your control or supervision
- g) any voluntary helper while working for you in connection with the business
- h) any person supplied to you under a contract or agreement the terms of which deem such person to be in your employment while working under your control in connection with the business provided always that this definition shall not include any bona-fide sub-contractor.

Do you employ more than five(5) employees?

Do you have a formal Health & Safety Policy in force?

Do you have a formal training plan for employees (see definition) including induction training and specific site training?

Do you have a trained competent person responsible for Health & Safety issues?

Do you comply with the requirements of the Health & Safety at Work Act and any regulations there under?

Do you retain written evidence of the risk assessments and methods statements communicated to all employees and ensure it is periodically reviewed and in accordance with industry best practise?

Have you carried out the following risk assessments in respect of the Management of Health & Safety at Work Regulations 1999?

- 1) Manual handling:
- 2) COSHH:
- 3) Working with machinery:
- 4) Work at height

Details of the Business**Please enter details of the Business to be insured**

Please provide your company status	Private Limited Company (LTD)
Please provide the name of the LTD company to be insured	STAFFORD ROOFING LTD
Trading as (if applicable)	
Postcode of the business to be insured	

Asheton Farm Tysea Hill Stapleford Abbots Romford Essex RM4 1JU	
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What month and year did the business to be insured start trading? (MM/YYYY) - This will calculate a no claims bonus (if applicable)	08/2019
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If less than five(5) years , please provide details of previous trading experience

Over 22 years direct trade experience.

Are you a member of a relevant trade association/federation for your industry?	No
Has the proposer(s), or partner, or any director, or any officer ever had a claim or loss, or suffered any injury or disability or incurred any liability (whether insured or not) within the last five(5) years?	No

CONTRACTORS COMBINED LIABILITY

Do you require cover for contractors combined liability?	Yes
Public and Products Liability	£ 5,000,000
Employers Liability	£ 10,000,000

Cover is based on the following annual estimations for the forthcoming year and your premium will be subject to adjustment at renewal.

WAGES/TURNOVER	Yes
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Tell us about your business**Estimated Turnover for the forthcoming twelve(12) months**

Turnover	£ 850,000.00
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Of that total turnover how much rates to the following

Cost of Materials	£ 300,000.00
BFSC	£ 37,500.00
Sales & Hire	£ 0.00
Premises based work	£ 0.00
Work Away Manual Contracting	£ 512,500.00
Non licensed asbestos removal	£ 0.00
Hazardous Locations	£ 0.00
TOTAL TURNOVER	£ 850,000.00

Wageroll estimates:

Clerical/Admin	£ 20,000.00
Non Manual/Supervisory	£ 0.00
Drivers/Yardsmen/Ground level labouring duties	£ 80,000.00
Apprentices	£ 0.00
Manual Directors	£ 15,000.00
Premises Based Manual Wages	£ 0.00
Work Away Manual Contracting Wages	£ 120,000.00
Non licensed asbestos removal	£ 0.00
Hazardous Locations	£ 0.00
TOTAL WAGES	£ 235,000.00

Please click the 'Calculate' button to proceed.

PER CAPITA	No
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EXCESS OF LOSS

Do you require cover for public and products excess of loss liability? No

CONTRACTORS ALL RISKS

Do you require cover for contractors all risks? Yes

Item 1 - Do you require cover for Contract Works? Yes

Estimates for the forthcoming 12 months

Turnover £ 850,000.00

Maximum contract value £ 500,000.00

Maximum contract length (months) 4 months

Item 2 - Do you require cover for Own Plant? No

Item 3 - Do you require cover for Hired in Plant? No

Item 4 - Do you require cover for Employees Tools? (Maximum limit any one employee £2,500. Single Article Limit £500) No

MATERIAL DAMAGE

Do you require cover for material damage? No

PROFESSIONAL INDEMNITY

Do you require cover for professional indemnity? Yes

Limit of indemnity £1,000,000

Annual Turnover up to £850,000

Can you confirm that professional services does not exceed 10% of the overall turnover? (If no please submit your PI presentation to quotes@iigl.co.uk) Yes

Professional Indemnity Disclosures:

None of your activities/ turnover involve in one or more of the countries on the AXA XL Sanctions Watchlist

- <https://axaxl.com/-/media/axaxl/files/pdfs/sanctions-watchlist--external-for-third-parties.pdf>; and/or

- arms or military equipment.

Less than 10% of the turnover is generated from Design or Supervision work or where they are responsible for any Design or Supervision but employ subcontractors; and

Contracts and/or terms of engagement are always used and confirmed in writing; and

All changes to work orders or specifications are always confirmed in writing; and

It has not provided or been responsible (including contractually) for providing any advice, design, specification, inspection, supervision or professional business services in any way related to or in connection with "façade material" (including but not limited to cladding, insulation and wall panelling); and

It has been established for more than 3 years or has at least 3 years relevant experience and/or professional qualifications for the industry selected; and

It is not connected or associated (financially) with any other business or concern, nor is it a member of a consortium, nor has it entered into any joint ventures; and

During the past 6 years (or since it commenced trading, if less) its name has not been changed nor has it acquired any other business or concern, nor has it participated in any merger or consolidation; and

It does not require coverage for any other past, present or future activity, which is different from the Business shown on the Quotation and the Schedule

DIRECTORS AND OFFICERS

Do you require cover for directors and officer? No

CONTRACTORS LEGAL EXPENSES

Do you require cover for legal expenses? Yes

Limit of indemnity £ 250,000

This insurance is not suitable for the following risks :

Any non-commercial risks/premises

Any non UK domiciled risks or companies

Any company(ies) whose turnover has been £5,000,000 or more, or is likely to exceed that amount over next 12 months

Risks that require TUPE cover as this is excluded from the policy

PERSONAL ACCIDENT

Do you require cover for personal accident? No