



## Your Insurance Quotation

We are here to help, if you have any  
questions

Please call 0203 967 7504 or email  
[enquiries@rerusni.com](mailto:enquiries@rerusni.com)

[www.rerusni.com](http://www.rerusni.com)

# Commercial Combined quotation

Quotation  
number: **BD20/0000**

Contract Parties

Insurer:	Builders Direct S.A.
Registered Address:	8C rue Collart, L-8414 Steinfort, Luxembourg

Insured:

Subsidiary

Companies:

Correspondence

Address: , , , ,

Business

Description:

## Broker Details

Broker  
Names: Ensley Limited Trading as Rerusni

Broker  
Address: Craven House, 16  
Northumberland Avenue, London,  
WC2N 5AP

Currency: GBP £

## Premium and Tax

15 month  
Premium: £ 0.00

IPT: £ 0.00

Total  
Premium: £ 0.00

Monthly  
payment  
(from Month  
4) £ 0.00

Insurer  
Participation: 100%  
Reason  
for Quotation  
issue:

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Operative sections of cover

The sections of this Policy shall only be operative where indicated below. If a section is not operative, it is of no effect and cover will not be granted under it.

## GENERAL ENDORSEMENTS

Infrastructure Equipment Breakdown	Not operative
Full Equipment Breakdown	Not operative

**LIST OF  
INSURED  
PREMISES  
AND OTHER  
LOCATIONS**

Loc no.	Location Details
i	Floating over named premises
ii	Anywhere in the UK
iii	Anywhere in the EU
iv	Anywhere in the World
1	, , , ,

<b>SECTION A - PROPERTY DAMAGE</b>			<b>OPERATIONAL</b>	
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Loc No.	Property Insured	Basis of Settlement	Declared Value	% Uplift	Sum Insured
1	Buildings	Reinstatement	£		£

**SECTION A - ENDORSEMENTS**

Subsidence

Theft (full theft from Buildings and forcible and violent theft from grounds and outbuildings)

Stock Declaration

Medical Facilities

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## SECTION B - GOODS IN TRANSIT

OPERATIVE

### Method of Conveyance

any one  
occurrence  
Sub-Limit

**A)** Carriage by vehicles owned  
and operated by named insured  
Each vehicle

£5,000.00

Any one load or combination of  
loads at any one location

£5,000.00

**B)** Carriage by a carrier other than  
the named insured by means of  
road, rail or air freight as follows



Carriers other than by parcel post  
Parcel post

N/  
N/

**SECTION C - MONEY &  
PERSONAL ACCIDENT**

**NOT  
OPERATIVE**

**Part A - Money**

**Limit of  
Liability**

Used national insurance stamps, national savings certificates, premium savings bonds, franking machine impressions, VAT input documents, debit / credit / charge card sales vouchers, luncheon vouchers, trading stamps, revenue stamps, crossed warrants comprising cheques, travellers cheques, bankers drafts, postal orders, money orders, national giro drafts, payment orders, securities for money, stamped national insurance cards, war bonds, travel tickets, travel warrants, authenticated travel certificates, telephone paycards, customer redemption vouchers and bills of exchange.

£250,000.0

**Money other than described above:**

On the premises during business hours

£5,000.0

Not contained in approved locked safe or strongroom outside business hours	£500.0
Contained in approved locked safe or strongroom outside business hours	£3,000.0
In transit	£5,000.0
In bank safe	£5,000.0
All directors partners or employees dwellings	£500.0
Held by representatives	N/
On contract or exhibition sites	N/

## **Part B - Personal Accident (Assault)**

### **Contingencies:**

Death	£10,000.0
Permanent loss of all sight in one or both eyes	£10,000.0
Loss of one or more limbs	£10,000.0

Temporary total disablement	Per week (payable at 4 weekly intervals)	£500.0
Permanent and total disablement		£10,000.0

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## SECTION D - BUSINESS INTERRUPTION

OPERAT

Maximum				
Loc	Basis of indemnity	Declared	%	Su
No.	settlement	period	value	Upliftins
(months)				
1			£	

## SECTION D - EXTENSIONS

Maximum indemnity period (months)	Sub-Limit
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Prevention of access		£250,000.00	a occ
Public utilities - Electricity		£250,000.00	a occ
Public utilities - Gas		£250,000.00	a occ
Public utilities - Telecommunications		£250,000.00	a occ
Public utilities - Water		£250,000.00	a occ
Specified suppliers		N/A	a occ
Specified customers		N/A	a occ
Unspecified suppliers	3	£50,000.00	a occ an ag

Unspecified customers	3	£50,000.00	a occ an ag a
Infectious disease	3	£25,000.00	occ an ag
Transit	3	£10,000.00	a occ
Contract sites	3	£50,000.00	a occ
Property stored		£100,000.00	a occ
Loss of attraction	3	£100,000.00	a occ
Exhibition sites	3	£10,000.00	a occ
Exhibition loss of expenses	3	£50,000.00	a occ
Fines and Damages	3	£10,000.00	a occ

Bomb (Hoax or actual)	N/A	N/A	a oc
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**SECTION D - ENDORSEMENTS**

Public utilities

Subsidence

Theft (full theft from buildings and forcible and violent theft from grounds and outbuildings



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## **SECTION E - COMPUTER ALL RISKS**

**NOT OPERATIVE**

### **Property insured**

On Computer and Telecommunications Equipment Media and Ancillary Equipment as described in the items detailed below being the property of the named insured or for which they are legally responsible whilst at the premises or elsewhere as identified by the respective Premise or Location number shown against the item of Property Insured and detailed in the location description

Loc No.	Property Insured	Basis of settlement	Declared Value	% Uplift	Sum Insured
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**SECTION E - EXTENSIONS**

<b>SECTION F - EMPLOYER'S LIABILITY</b>	<b>NOT OPERATIVE</b>
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**SECTION F - MINIMUM AND DEPOSIT PREMIUM**

Section deposit premium	100%
Section minimum premium	100%

<b>SECTION G - PUBLIC AND PRODUCTS LIABILITY</b>	<b>NOT OPERATIVE</b>
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## **EXCESS OR DEDUCTIBLES**

Any applicable deductible, excess or time excess will apply in respect of any one occurrence unless otherwise stated

<b>Section</b>	<b>Excess or deductible</b>	<b>Amount</b>
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**General  
endorsements**

Infrastructure equipment breakdown cover	Deductible	N/A	any one occurrence
Full equipment breakdown	Deductible	N/A	any one occurrence
<b>Property Damage</b>	Deductible	£500	any one occurrence
Subsidence	Deductible	£1,500	any one occurrence
Flood	Deductible	£500	any one occurrence
Deterioration of stock	Time excess	30	hours
Computer equipment	Deductible	£500	any one occurrence
<b>Goods in transit</b>	Deductible	£250	any one occurrence
<b>Money</b>	Deductible	£250	any one occurrence

Personal accident	Deductible	£0	any one occurrence
<b>Business interruption</b>	Deductible	£500	any one occurrence
Prevention of access	Time excess	6	hours
Prevention of access - non damage	Time excess	6	hours
Public utilities - terminal ends	Time excess	12	hours
Supply utilities	Time excess	24	hours
Loss of attraction	Time excess	7	days
<b>Computer all risks</b>	Deductible	£250	any one occurrence
<b>Employers liability</b>	Excess	£0	any one occurrence
<b>Public liability</b>	Excess	£500	any one occurrence

Third party property damage	Excess	£500	any one occurrence
Injury	Excess	£500	any one occurrence
North America	N/A	N/A	N/A
Work away	Excess	£1,000	any one occurrence
Heat work away	Excess	£2,500	any one occurrence
Products liability	Excess	£500	any one occurrence

**AUTHORISED SIGNATURE OF  
THE INSURER**

**DATE**

Paul Bennett  
UK Branch Managing Director

 **Builders Direct**

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## APPENDIX B - ENDORSEMENTS

## **GEN 3 - Fork Lift Truck Conditions**

It is a condition precedent to the Company's liability under this Policy that the use of fork lift trucks is subject to the following procedures:

(a) Operatives must be at least 18 years of age

(b) Operatives must-

(i) Complete a training course in the safe use of fork lift trucks through an Accredited Training

Provider belonging to one of the accrediting bodies as recognised by the Health & Safety Executive.

(ii) Complete a refresher course within 5 years of the initial training programme and the Insured

must retain appropriate documentation verifying completion thereof.

(c) Whenever a fork lift truck is unattended

(i) The ignition keys must be removed or

(ii) The vehicle otherwise immobilised to



## **GEN 18 - Survey**

Subject to completion of a survey within 30 days from inception of the Period of Insurance. Any risk improvements raised at the time of survey are to be completed within the individual timescales specified in the risk improvement report. Failure by the insured to comply with any of the time scales specified may result in an amendment to the terms and conditions of the Policy including the premium or the withdrawal of cover. If this occurs our intentions will be communicated to you in writing a minimum of 14 days prior to their commencement. Should cover be withdrawn a time on risk charge may be payable.

## **GEN 28 - Premium Payment Clause**

The Insured undertakes that premium will be paid in full to underwriters 90 days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to the Company, by the day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) the Company shall have the right to cancel this policy by notifying the Insured via the broker in writing. In the event of cancellation, premium is due to the Company on a pro rata basis for the period that the Company are on risk but the full policy premium shall be payable to the Company in the event of a loss or occurrence prior to the date of termination which gives rise to

## **GEN 33 - Exclusion: Coronavirus and/or Pandemic**

Insured section: General Exclusions

The following clause and definition are added to and incorporated into the 'General Exclusions' (or otherwise) section of this policy. General Exclusions:

Coronavirus, epidemic and/or pandemic

Regardless of any provision to the contrary, the policy excludes any damage or loss or interruption or interference directly or indirectly caused by or resulting from, arising out of or in connection

with or attributable to:

a) any Coronavirus including but not limited to;

i) COVID-19;

ii) Severe Acute Respiratory Syndrome (SARS); or

iii) MERS-CoV;

b) any epidemic or pandemic which poses

## **PD 7 - Composite Panels Condition**

Unless noted and agreed by the Company there are no composite/sandwich panels at the Premises.

Provided it has been accepted by the Company as a composite/sandwich panels risk it is a condition precedent to the Company's liability in respect of Damage by fire that the following shall apply in respect of any building containing composite panels:

(a) Suitable fire extinguisher appliances to be supplied in all cooking areas.

(b) Ducting conduit wiring and hot flues be adequately protected within fire resistant sleeves

where passing through composite panels.

(c) At least weekly inspections to be undertaken by the Insured to check for damage to composite panels or joint panels. Any defects found to be rectified without delay or replaced by

## **PD 20 - Overnight/Unattended Machinery Exclusion**

The indemnity provided under this Section of this Policy shall not apply in respect of any claims arising from Damage caused by machinery operating whilst unattended at the Premises other than in respect of automatic sprinkler systems and or heating systems used for domestic purposes consisting of low pressure hot water apparatus or steam or oil fired space heaters supplied from an external tank or fired gas or electric appliances

## **PPL 42 - Work Away Exclusion**

The indemnity provided under this Section of this Policy shall not apply in respect of any claim for legal liability to pay Compensation in connection with manual work away from the Insureds Premises other than delivery collection or cartage