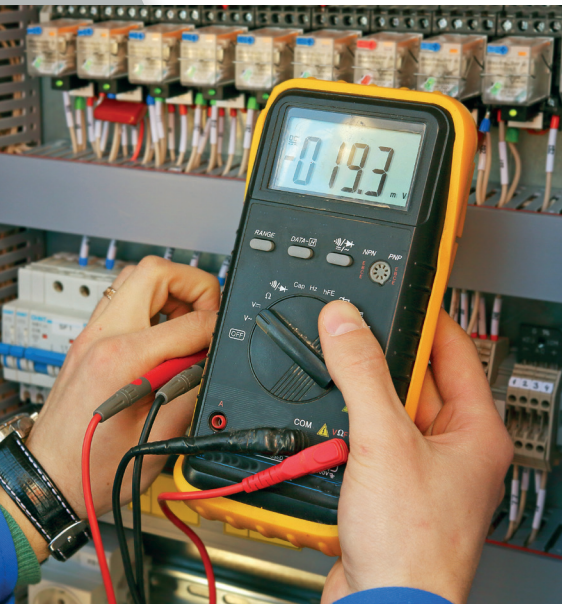


Electrical, Heating & Ventilation Contractors

Construction & Liability



With capacity provided by Chubb, our liability scheme includes broad cover customised to the needs of the Electrical, Heating and Ventilation Contractors industries.

Key cover benefits included as standard:

- Products and defective workmanship extension
- Damage to property being worked upon
- Damage to customer goods temporarily removed for repair
- Inefficacy cover to full public and products liability limit of indemnity

Additional covers available:

- Contractors All Risks (including own plant, hired in plant, employees effects and tools)
- Commercial Property All Risks (including glass, money, goods in transit)
- Business Interruption
- Environmental Statutory Liability
- North America Products' Extension
- Professional Indemnity up to £100,000
- Directors & Officers Liability up to £100,000

Contact

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Cover limits	Cover limits as standard	Optional extensions
Employers' liability	£10million	increased limits available upon request
Public and products liability (including inefficacy)	£5million	increased limits available upon request
Standard public and products liability extensions include		
Loss and consequential loss of keys	£25,000	£75,000
Misuse of customer phones	£5,000	upon referral
Financial loss including products	£250,000	£500,000
Fidelity bonding	£10,000	upon referral
Loss of gas from fire extinguishing systems	£10,000	upon referral
Temporary removal of customers' property for cleaning	£10,000	£50,000
Damage to third party plant being used	Full PL limit of indemnity	
Failure to secure customers' premises	Full PL limit of indemnity	
Treatment risk	Full PL limit of indemnity	

Heating & Ventilation Contractors trades include:

- Domestic/Commercial/Industrial Electricians (can consider Hazardous Locations)
- Heating & Ventilation
- Domestic/Commercial/Industrial Air Conditioning/Extraction
- Cabling Contractors (including and excluding excavation)
- Aerial Erectors
- Domestic/Commercial/Industrial Plumbers