



## Engineering Construction Policy Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

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**Policy Number:** RSAP2677211300

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### Your Details:

Policyholder: G & B Finch Holdings Limited &/or G & B Finch Limited

Policyholder's Address: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

Business Description: Haulage Contractor. Inert Waste Transfer, Recycle & Sale of Material. Concrete Batching Manufacture, Sale & Delivery of RMC products. Minerals Quarry Owner & Operator. Ground Workings Contractors. Plant Hire (Non CPA) & Property Owner.

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### Your Intermediary's Details:

Intermediary Name: Towergate Telford

Address: Towergate House, Euston Park, Euston Way, Telford, Shropshire, TF3 4LY

Intermediary number: 0000002619

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### Your Policy Dates:

Period of Insurance: 11 April 2024

To: 10 April 2025

Renewal Date: 11 April 2025

### Your Premium Information:

Renewal Premium: £12,610.66

Insurance Premium Tax: £1,513.28

**Total Amount Due: £14,123.94**

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### Long Term Agreement:

Please refer to the Long Term Agreement clause within this schedule for full details.

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Policy Number: RSAP2677211300  
Creation date: 08/03/2024 - 10:40:04

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

## Your Policy Details

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### Contract Works Section

**Not Insured**

Employees Effects cover

Not Insured

Contract Works Policyholder's Contribution

£1,000

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### Owned Contractors Plant Section

**Sum Insured**

Constructional plant tools equipment site huts or caravans  
the property of the Policyholder

£1,000,000  
limit any one accident

Based on a total value of Owned Contractors Plant of

£2,818,500

Policyholder's Contribution

£1,000

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### Hired In Contractors Plant Section

**Sum Insured**

Constructional plant tools equipment site huts or caravans hired in  
by the Policyholder

£250,000  
limit any one accident

Based on annual hire charges of

£10,000

Policyholder's Contribution

£1,000

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### Machinery Movement Section

**Not Insured**

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### Advance Business Interruption Section

**Not Insured**

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### All Risks Terrorism Insurance

**Not Insured**

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## **Terms and Conditions**

### **Policy Level Clauses**

#### **Long Term Agreement**

A discount of 5 per cent off the premiums otherwise payable under this Policy is allowed in consideration of the Agreement to offer annually the renewal of this Policy until 11 April 2026 and thereafter during further terms of 3 years unless and until the Agreement shall be determined at the end of any such term by prior notice in writing to The Company on the terms and conditions in force at the expiry of each period of insurance and to pay the premium annually in advance

It being understood that

- (a) The Company shall be under no obligation to accept an offer made in accordance with the Agreement
- (b) the Policy may be varied as appropriate to include extensions of cover to add items of plant to delete items taken out of service and to amend Sums Insured or Limits of Indemnity to correspond with changes in values subject in each case to appropriate alteration of premium
- (c) nothing contained in the Agreement shall prejudice any right of The Company to cancel this Policy or suspend the insurance on any item

#### **Additional Exclusions Applicable To All Sections**

Uninsured Property

Unless specifically endorsed to the contrary this Policy does not cover:

Cereal or grain production machinery (including but not limited to combine harvesters balers or conveyors)  
Quad bikes  
Quarrying machinery  
Road sweepers  
Scrap metal processing machinery (including but not limited to shredders fragmentisers or compactors)  
Tar and asphalt machinery  
Timber and forestry equipment (including but not limited to harvesters and forwarders)  
Trailers  
Tractors or agricultural machinery  
Waste recycling or landfill machinery  
Wood chippers or shredders

It is noted that the following is covered by the Policy:

Tractors  
Power Screeners

Special Conditions Applicable To All Sections

#### **INVENTORY PLUS CONDITION - OWNED PROPERTY**

The Cover provided by the Policy by the Owned Contractors Plant Section is restricted to:

- a) the Property listed in the inventory supplied to the Company by the Policyholder at inception/renewal
- b) any further Property which has been purchased leased or acquired on Deferred Purchase by the Policyholder since the date of the inventory

Condition

Within thirty days of the inception of this Policy and each subsequent renewal the Policyholder shall provide to the Company an inventory of Property which for each item includes

- i) manufacturer make and model

- ii) current market value of the Property or if less than or equal to 2 years old from the date of sale the new replacement value
- iii) Serial number or other distinguishing number

#### Limit of Liability

The liability of the Company shall not exceed

- a) in total in respect of any one incident of Damage or series of incidents of Damage from a common cause the limit any one accident stated in the Schedule under the Owned Contractors Plant Section
- b) in respect of any individual item of Property
  - i) the value of the Property as stated in the inventory supplied to the Company by the Policyholder at inception or subsequent renewal
  - ii) the purchase value of any further Property which has been purchased leased or acquired on Deferred Purchase by the Policyholder since the date of the inventory

#### Average

The Average Condition is hereby deleted from the Owned Contractors Plant Section of the Policy

#### Additional Property

The Additional Property Memoranda is hereby deleted from the Owned Contractors Plant Section of the Policy