



COMBINED LIABILITY INSURANCE

INSURED: Phil Franklin Landscapes Ltd

ADDRESS: 61 Forest Drive East
London
E11 1JX

BUSINESS DESCRIPTION: Landscape Gardener

NO OF EMPLOYEES 1 – Principle
4 – Manual Workers

PERIOD: 12 months at **25th September 2019**

UNDERWRITER: AXA Insurance

POLICY NUMBER: AC TRM 4142124

COVER:

EMPLOYERS LIABILITY

To indemnify the Insured in respect of their legal liability, to pay damages following death or bodily injury to employees whether arising under statute or at common law.

Limit of Indemnity - A **£10,000,000** any one claim
Limit of Indemnity - B **£ 5,000,000** any one claim

PUBLIC LIABILITY

To indemnify the Insured in respect of their legal liability to pay damages to third parties for death or bodily injury to persons and/or loss of or damages to property arising in connection with the business.

Limit of Indemnity **£5,000,000** any one claim

EXCESS

£500 Hired in Plant
£250 Public Liability (for loss or damage to the property)
Nil Business tools plant and equipment
Contract works

Ex – Hazardous Work

Ex – Groundwork below a depth of 3 meters



PERSONAL ACCIDENT

Death and Capital Benefits to Principle **£2,000**

TOOLS/PLANT/CONTRACT WORKS NOT INSURED

HIRED IN PLANT

Hired in plant sum insured **£25,000**

Annual Hiring charges **£10,000**