



Can we help?

Call 0345 305 0504

Lines are open: 8am-6pm Mon-Fri, 9am-3pm Sat, closed Sunday

WhatsApp 07723576917

Our human agents are available: 8am-7pm Mon-Fri, 9am-5pm Sat, 9am-2pm Sun

Mr Kennedy
[Redacted]
[Redacted]
[Redacted]
[Redacted]

29 December 2023

Confirmation of cover

Dear Mr Kennedy

Groundworker Insurance policy number: 701136941

This document confirms your business is insured under the above policy number with effect from 30 December 2023, subject to our policy terms, endorsements and conditions as set out in the policy booklet and schedule and to you paying the agreed premium.

Personal Information	
Policyholder	Construction management solutions fife Ltd
Business	Groundworker
Postal address	[Redacted]
	[Redacted]
	Kinross
	Kinross-Shire
	Scotland
Postcode	[Redacted]

Public Liability	
Indemnity Limit	£2,000,000
Section excesses	
Damage to third party underground pipes and cables	£500
Damage to third party property caused by application of heat	£500
Damage to third party property caused by escape of water	£500
Other type of third party damage	£250
Third party injury	No excess applies

Employers' Liability

Policy Number: 701136941/[29 December 2023](#)

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Correspondence Address: Direct Line Insurance, The Wharf, Neville Street, Leeds, LS1 4AZ. Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. Calls may be recorded.

Indemnity Limit	£10,000,000
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Tools and Business Equipment	
Excess	£100
Tools and business equipment owned by the business	
Sum insured	£5,000

Own Plant	
Sum insured	£30,000
Excess	£250

Hired in Plant	
The maximum amount covered for any one item	£50,000
Total limit per claim	£100,000
Hiring Charges	£5,000
Excess	£250

Contract Works	
Turnover	£100,000
The maximum value of any one contract the business will be responsible for over the next 12 months	£50,000
Excess	£500

Personal Accident	
Description	Maximum benefit
Death	£50,000
Permanent total disablement	£50,000
Loss of limbs	£50,000
Loss of sight	£50,000
Loss of hearing	£50,000
Loss of speech	£50,000
Temporary total disablement (weekly benefit)	Normal weekly net earning up to £500 for a maximum of 104 weeks
People who are covered	Anyone working in the business between the ages of 16 and 75
Total number of people working in the business	2
Number of people working in the business below the age of 16 and over the age of 75	0
Excess	1 week

The details in this document are a summary of the cover provided by this policy. The insurance provided is subject to our policy terms, endorsements and conditions which are shown within the policy booklet and schedule.

If you have any questions, give us a call on 0345 305 0504 and speak with our business team or you can message us on WhatsApp on 07723576917.

Thank you,
Direct Line