



Your reference

Our reference

Date

Sam Waters
Rob Price
10th September 2019

Policyholder: Cornish Concrete Products Limited

Construction Corporate

Whitefriars
Lewins Mead
Bristol
BS1 2NT

Dear Sam

Please find enclosed new business papers at £XXX.XX , along with the up to date schedule.

Telephone 0870 0108 806
<http://www.zurich.co.uk>

If any circumstances, which might affect your insurance, have changed, you have a duty to provide us with all relevant details. If you are in any doubt if any change in circumstances is relevant or material then you should declare it.

Direct phone 07875 887512
E-mail
Robert.Price@uk.Zurich.com

Terms and conditions are based on the existing Zurich policy wording.

Should you have any queries, please contact me on

Yours sincerely

Rob Price

Senior Trading Underwriter

Zurich Insurance plc
A public limited company
incorporated in Ireland
Registration No. 13460
Registered Office: Zurich House,
Ballsbridge Park, Dublin 4, Ireland.
UK branch registered in England
And Wales Registration No. BR7985
UK Branch Head Office
The Zurich Centre, 3000 Parkway,
Whiteley, Fareham,
Hampshire PO15 7JZ

Authorised by the Central Bank of Ireland
and subject to limited regulation by the
Financial Conduct Authority. Details about
the extent of our regulation by the
Financial Conduct Authority are available
from us on request.

CONTRACT WORKS (CONSTRUCTION) POLICY**SCHEDULE**

Policy Number K205127622	Date Issued 10/09/2019	Branch Bristol	Our Ref K205127622 Construction
------------------------------------	----------------------------------	--------------------------	---

The Insured Cornish Concrete Products Limited

The Agent Towergate Insurance Brokers

The Insured's Postal Address Point Mills, Truro, TR4 8QZ

Period of Insurance: From 7th September 2019 12.00hrs to 7th September 2020 12.00 hrs and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.

Renewal Date: 7th September 2020

Current Annual Premium: £XXX.XX

Minimum Retained Premium: £XXX.XX

FIRST PREMIUM : £ XXX.XX

Policy Form Ref. ZCYB355LC.13

CONTINUED OVERLEAF

Policy Number
K205127622**Date Issued**
10/09/2019**Continuation**
Page 1

Insured Property	Section	Sum Insured
Contract Works	1	£8,000,000 (£2,000,000 any one Contract)
Employees Personal Tools and Effects	2	£50,000 (2,000 any one occurrence)
Owned Plant	3	£10,000 (£5,000 any one occurrence)
Hired-In Plant	4a)	£4,000,000 (£2,000,000 any one occurrence)
	b)	Not Insured
	Indemnity Period	Not applicable

Contract

Any contract under contractual arrangements not exceeding £2,000,000 for Manufacture and occasional installation of precast concrete products and structures

Contract Site

Any situation in the United Kingdom

Excess

In the case of Employees tools and effects the first £50
In the case of Theft and/or Malicious damage the first £ 2,500
In the case of all other loss or damage the first £1,000

Additional Clauses Applicable

At the end of each period of insurance the total claims paid and payable during such period under this Policy shall be divided by the total premiums paid and payable under the Policy for the same period (net of standard commission and insurance premium tax) and a percentage Claims Ratio obtained.

Subject to the Policy being renewed with the Company the Insured shall be entitled to a premium refund being a percentage of the premium paid in respect of the last period of insurance in accordance with the scale shown hereunder: Claims Ratio

Premium Refund

Below or equal to 10% 15%
Above 10% but below or equal to 20% 10%
Above 20% but below or equal to 30% 5%
Above 30% Nil