

Energy Assessors Master Policy Schedule



Master Policy Number **VIAACLYL003**

Master Policy Period of Insurance

Cover applies to Certificates and Advisory Reports issued during this period and included on a monthly declaration made in respect of a month that falls during this period, except where cover is extended to include past certificates.

Policy Incepts	1 st January 2012
Policy Expires	31 st December 2012
Renewal Date	1 st January 2013

Premium per certificate

Premium to be paid on a monthly declaration basis with each certificate being charged a premium as follows:

Category	Net premium	Insurance Premium Tax	Gross premium
Each Domestic Energy Certificate (including Floor Plans when produced in conjunction with a Domestic Energy Assessment), SAP calculation, On Construction Domestic Energy Certificate (Predicted Energy Assessment) or Inventory Report	£0.24	£0.01	£0.25
Each Domestic Energy Certificate where Professional Indemnity (PI) Limit of Indemnity is £1,000,000	£0.33	£0.02	£0.35
Each Commercial Level 3 Energy Certificate	£1.00	£0.06	£1.06
Each Commercial Level 4 Energy Certificate	£1.43	£0.09	£1.52
Each On Construction Commercial Level 3 Energy Certificate (Predicted Energy Assessment)	£1.00	£0.06	£1.06
Each On Construction Commercial Level 4 Energy Certificate (Predicted Energy Assessment)	£1.43	£0.09	£1.52
Each Commercial Public Building Energy Certificate	£1.00	£0.06	£1.06
Each Advisory Report (attaching to Public Building Display Certificates)	£1.00	£0.06	£1.06
Air Conditioning Energy Performance Inspection Certificates	£1.00	£0.06	£1.06

Where a certificate and Advisory Report are issued a total charge of £2.12 (including Insurance Premium Tax) will apply.

Past certificates

Policyholders can extend cover to include past certificates. Where this is required each Policyholder is subject to the applicable premium as follows:

Category	Net premium	Insurance Premium Tax	Gross premium	Net premium	Insurance Premium Tax	Gross premium
Up to 250 certificates	£25.00	£1.50	£26.50	£100.00	£6.00	£106.00
251 to 500 certificates	£50.00	£3.00	£53.00	£200.00	£12.00	£212.00
501 or more certificates	£75.00	£4.50	£79.50	£300.00	£18.00	£318.00
	Residential			Commercial		

Policy Details

The Coverholder	Stroma Certification Ltd
Address	Unit 4, Pioneer Way Pioneer Business Park Castleford, UK WF10 5QU
The Policyholder	Declared clients of Stroma Certification Ltd who have completed a satisfactory 'Per Click' Proposal Form.

Your Insurance Adviser's Details

Agency Number	2496
Name	Enterprise Insurance Services (Swansea) Limited
Address	22 Tawe Business Village Swansea Enterprise Park Swansea SA7 9LA
Telephone Number	01792 772778
Facsimile Number	01792 310130

Limit of Indemnity

	Domestic Energy Certificates, Floor Plans, SAP calculations, On Construction Domestic Energy Certificates (Predicted Energy Assessments) and Inventory Reports	Domestic Energy Certificates	Commercial Energy Certificates, On Construction Commercial Energy Certificates (Predicted Energy Assessments), Public Building Energy Certificates, Advisory Reports (attaching to Public Display Certificates) and Air Conditioning Certificates/ Reports
Public & Products Liability (PL) Section Limit of Indemnity	£2,000,000	£2,000,000	£5,000,000
Professional Indemnity (PI) Section Limit of Indemnity	£250,000	£1,000,000	£2,000,000
Excess PL (third party property damage only) and PI	£250	£250	£250

Policy Coverage

Refer the Master Policy document and the Policyholder Schedule including any endorsements

Energy Assessors – additional definitions

The following is added to the definition of Approved Person

- a. Anyone who is certified or accredited to produce energy performance certificates (as defined in regulation 2 of the Home Information Pack Regulations 2006) by a scheme approved by the Secretary of State
- b. Accredited to produce Standard Assessment Procedure (SAP) calculations
- c. Accredited to produce On Construction Domestic Energy Certificates (Predicted Energy Assessments)
- d. Accredited to produce Floor Plans. The business activity of producing a Floor Plan is strictly limited to domestic floor plans only, and is only covered under this Policy provided that it is produced in conjunction with a Domestic Energy Assessment. In the event of a claim arising from or relating to Floor Plan work, the Excess will increase to £500 Each and Every Claim. The run-off endorsement ROE2 does not apply to Floor Plan activity
- e. Accredited to produce Inventory Reports. The business activity of producing an Inventory Report is strictly limited to domestic premises only. In the event of a claim arising from or relating to Inventory Report work, the Excess will increase to £500 Each and Every Claim. The run-off endorsement ROE2 does not apply to Inventory Report activity
- f. Accredited to produce Commercial Energy Assessors Level 3
- g. Accredited to produce Commercial Energy Assessors Level 4
- h. Accredited to produce On Construction Commercial Level 3 Energy Certificate (Predicted Energy Assessments)
- i. Accredited to produce On Construction Commercial Level 4 Energy Certificate (Predicted Energy Assessments)
- j. Accredited to produce Public Building Energy Certificates
- k. Accredited to produce Advisory Reports (attaching to Public Building Display Certificates)
- l. Accredited to produce Air Conditioning Energy Performance Inspection Certificates either by Accreditation of Prior Experience and Learning (APEL), or through an Ofqual approved qualification achieved through attending a training course and passing an exam, or via any other approved professional body qualification. We will not provide indemnity for any loss arising from You warranting the safety or fitness for purpose of any air conditioning installation

The following definition of Coverholder is added
The firm nominated on the Policy Schedule who manages this insurance on the Policyholder's behalf.

Endorsements

ROE2 – Run-off extension

This Endorsement applies to the Professional Indemnity Section of Your policy issued after 1/6/2008

The Cover provided by the Professional Indemnity Section of this policy shall remain in force for up to 6 years after the expiry date of cover of each of Your energy assessment certificates:

- 1) originally insured by Us, or
- 2) originally insured by an insurer of any accredited energy assessment certificate insurance scheme operated by **Enterprise Insurance Services (Swansea) Limited** prior to 1/6/2008, or
- 3) originally insured by a different insurer of any accredited energy assessment certificate insurance scheme not operated by **Enterprise Insurance Services (Swansea) Limited**, and
 - (i) You have provided Us with a signed and dated declaration of energy assessment certificates that were issued under such other scheme, and
 - (ii) You have paid Us the appropriate additional premium to effect this additional Cover.

Provided that:

- (a) Your energy assessment certificate premium was paid for on a per certificate basis, and
- (b) when You first become aware of a Claim or the discovery of any circumstance that might give rise to a claim You first notify the insurer that originally insured Your energy assessment certificate in accordance with their policy terms and conditions, and
- (c) any Professional Indemnity insurance policy that originally insured Your energy assessment certificates has lapsed, and
- (d) You agree to be bound by all the terms and Conditions of this policy, and
- (e) the subject matter of the Claim must relate to an energy assessment certificate that is included by virtue of (1), (2) or (3) above , and
- (f) the Claim is first made within 6 years of the date of issue of Your energy assessment certificate.

Notification: When to Notify

You shall provide Us with written notice of any Claim or the discovery of any circumstance that might give rise to a Claim within 10 days.

Notification: Who to Notify

The Claims Manager, Vision Underwriting Limited, St James House, St James Square, Cheltenham, Gloucestershire. GL50 3PR.

Fax. 01242 244445

Notification: What to Notify

You should provide Us with the following:

- (a) a description of the Claim or circumstance; and
- (b) the nature and details of the Claim or circumstance; and
- (c) the nature and amount of Your alleged or potential liability; and
- (d) the names of actual or potential claimants; and
- (e) the manner in which You first became aware of the Claim or circumstance.

You shall then provide such further information and co-operation, at Your own cost, as the We may reasonably require.

CSW1 – Changes in scope of work

The Premiums for the various categories of work covered by the Policy are based on the current applicable legislation and regulations in force as at 12th January 2010. Should the applicable legislation or regulations change Vision Underwriting Limited reserve the right to amend Premiums and Policy Coverage accordingly. The onus upon notifying Vision Underwriting Limited of any changes rests with the Coverholder and their Insurance Advisor.

A circular stamp with the text "VISION UNDERWRITING LIMITED" around the perimeter. Overlaid on the stamp is a handwritten signature in black ink.