



Date of this letter
05 January 2026

Policy number
550105608

Your updated policy schedule

Your business insurance

Important information about your policy

- This document shows the details we have used to provide your insurance cover. You should read this with your statement of fact and policy wording and check that the information is correct and that the level of cover meets your needs.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording.
- If any of the information in this document is incorrect or you need to change any of the details, please call us immediately on 0330 159 1508.

Your contact details

The insured	SERGYO CONSTRUCTIONS LTD
Correspondence address	21 Shrubland Road London E10 7EP

Your period of insurance

Policy change start date:	05/01/2026 12:59
Date your policy ends:	19/12/2026 23:59
Renewal date:	20/12/2026 00:00

The insured and additional insureds are the individuals, firms, companies or organisations legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your business details

The insured	SERGYO CONSTRUCTIONS LTD
Your selected occupation	Tilers (excluding roofing)
Your selected occupation	Bricklayers


Your policy will be based on the occupation selected.

We are unable to accept insurance if your turnover exceeds £1,000,000 or the total number of people exceeds 12.

Your premium

Total for this change additional premium due	£30.41
New annual premium	£493.40
All premiums shown are inclusive of insurance premium tax at the current rate.	

cover	premium
Public liability	£371.81
Own plant	£121.59

 If you are paying by **monthly Direct Debit**, we will contact you separately to confirm your payment details. The total amount you pay will increase because of a service charge.


Your insurance cover

Public Liability

cover		limit of indemnity	excess
Public Liability	✓ covered	£2,000,000	£250


Own plant tools and equipment

cover		sum insured	excess
Own plant tools and equipment	✓ covered	£2,500	10% of each and every claim subject to a minimum of £250 and a maximum of £500
Stock in trade	✓ covered	£2500	10% of each and every claim subject to a minimum of £250 and a maximum of £500

 The **sum insured** is the maximum we will pay in respect of any one claim for damage to the property insured. For more information please read your policy wording.

Endorsements that apply to this policy

The endorsement title determines which cover the endorsement is applicable to.

 An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Endorsement 501 - Hazardous work exclusion

Cover section(s) this endorsement applies to:

Own Plant
Public Liability

What is not covered

We will not pay for any bodily injury loss or damage arising out of

- 1) demolition work (unless you are doing this as part of rebuilding or alteration work)
- 2) piling or underpinning
- 3) structural basement alterations
- 4) structural basement conversions
- 5) work in or under water
- 6) work using explosives