



MASTER POLICY NUMBER 798603 (20)

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#### 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 1st January 2020

Policy Expires 31<sup>st</sup> December 2020

Renewal Date 1st January 2021

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#### PREMIUMS

Premiums are paid by the Master Policyholder.

#### COVER

Cover is provided on a 'per click' basis to accredited members of Stroma Certification Limited for the following activities:

	Category	Net Premium	Insurance Premium Tax	Gross Premium
1	Each Domestic Energy Certificate (including Floor Plans when produced in conjunction with a Domestic Energy Assessment), SAP calculation, Energy Performance Report, and On Construction Domestic Energy Certificate (Predicted Energy Assessment)	£0.24	£0.03	£0.27
2	Each Domestic Property Inventory Report	£0.46	£0.06	£0.52
3	Each Domestic Energy Certificate where Professional Indemnity Limit of Indemnity (Enhanced Lodgements) is £1,000,000	£0.33	£0.04	£0.37
4	Each Domestic Green Deal Occupancy Assessment	£0.47	£0.06	£0.53
5	Each Commercial Level 3 Energy Certificate	£1.00	£0.12	£1.12
6	Each Commercial Level 4 Energy Certificate	£1.43	£0.17	£1.60
7	Each On Construction Commercial Level 3 Energy Certificate (Predicted Energy Assessment)	£1.00	£0.12	£1.12
8	Each On Construction Commercial Level 4 Energy Certificate (Predicted Energy Assessment)	£1.43	£0.17	£1.60

9	Each Commercial Public Building Energy Certificate (DEC)	£1.00	£0.12	£1.12
10	Each Advisory Report (attaching to Public Building Display Certificates)	£1.00	£0.12	£1.12
11	Air Conditioning Energy Performance Inspection Certificates	£1.00	£0.12	£1.12
12	Air Conditioning Energy Performance Inspection Certificates (Level 4)	£1.43	£0.17	£1.60
13	Each Domestic Legionella Risk Assessment Report	£0.37	£0.04	£0.41
14	Each Section 63 Energy Assessment/Action Plan	£1.00	£0.12	£1.12
15	Each Domestic Retrofit Assessment	£0.54	£0.06	£0.60

Where a Commercial Public Building Energy Certificate (DEC) and an Advisory Report (AR) are issued, a total charge of £2.24 (including Insurance Premium Tax) applies

In addition, cover is provided for verbal advice relating to improving an EPC rating and verbal advice relating to MEES Surveys

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#### **POLICY DETAILS**

The Master Policyholder      Stroma Certification Limited

Address                              Unit 4 Pioneer Way  
Pioneer Business Park  
Castleford  
West Yorkshire WF10 5QU

The Policyholder                Declared clients of Stroma Certification Limited who have completed a satisfactory 'per click' Proposal Form.

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#### **YOUR INSURANCE ADVISER'S DETAILS**

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, On Construction Domestic Energy Certificates (EPCs), Predicted Energy Assessments (PEA) where a related EPC is logged on the central register, Domestic Green Deal Occupancy Assessment Lodgements and Domestic Legionella Risk Assessment Reports, SAP Calculations where a related EPC is logged on the central register, Energy Performance Reports, Domestic Property Inventory Reports, Domestic Retrofit Assessments	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, Section 63 Energy Assessments/Action Plans
Public & Products Liability Section (PL) Limit of Indemnity	£5,000,000 (limited to £2,000,000 in respect of Domestic Retrofit Assessments)	£10,000,000
Professional Indemnity Section (PI) Limit of Indemnity	£2,000,000 (limited to £250,000 in respect of Domestic Retrofit Assessments)	£10,000,000
Excess PL – Third Party Property Damage only	£250 increasing to £500 for Professional Indemnity claims arising from Legionella Risk Assessment Reports, Floor Plans, Domestic Inventory Reports	£250 increasing to £500 for Professional Indemnity claims arising from Section 63 Energy Assessments/Action Plans

## Retroactive Date

**Insurers, in addition to the exclusions contained elsewhere in this Policy, shall not be liable to indemnify the Insured in respect of any claim arising from any act or omission that occurred prior to 01/01/2020**

## POLICY COVERAGE

Refer to the Master Policy document and the Evidence of Insurance including any endorsements

Energy Assessors – additional definitions

The following is added to the definition of Approved Person

1. 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
2. Accredited to produce Standard Assessment Procedure (SAP) calculations
3. Accredited to produce Energy Performance Reports (EPR)
4. Accredited to produce On Construction Domestic Energy Certificates (Predicted Energy Assessments)
5. 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 related to Floor Plan work, the Excess will increase to £500 each and every claim.
6. 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.
7. Accredited to produce Domestic Green Deal Occupancy Assessment Lodgements. The business activity of producing a Domestic Green Deal Occupancy Assessment Lodgement is strictly limited to Domestic premises only.
8. Accredited to produce Commercial Energy Assessors Level 3
9. Accredited to produce Commercial Energy Assessors Level 4
10. Accredited to produce On Construction Commercial Level 3 Energy Certificate (Predicted Energy Assessments)
11. Accredited to produce On Construction Commercial Level 4 Energy Certificate (Predicted Energy Assessments)
12. Accredited to produce Public Building Energy Certificates
13. Accredited to produce Advisory Reports (attaching to Public Building Display Certificates)

14. 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 the Insured warranting the safety or fitness for purpose of any air conditioning installation.**
15. Accredited to produce Legionella Risk Assessments. The business of Legionella Risk Assessments is strictly limited to domestic premises only. In the event of a claim arising from or relating to Legionella Risk Assessment work, the Excess will increase to £500 each and every claimant.
16. Accredited to produce Section 63 Energy Assessments/Action Plans. The business of Section 63 Energy Assessments/Action Plans is strictly limited to commercial premises in Scotland only in accordance with Section 63 of the Climate Change (Scotland) Act 2009. In the event of a claim arising from or relating to Section 63 Energy Assessment/Action Plan work, the Excess will increase to £500 each and every claim
17. Accredited to produce Domestic Retrofit Assessments

The following definition of Master Policyholder is added:

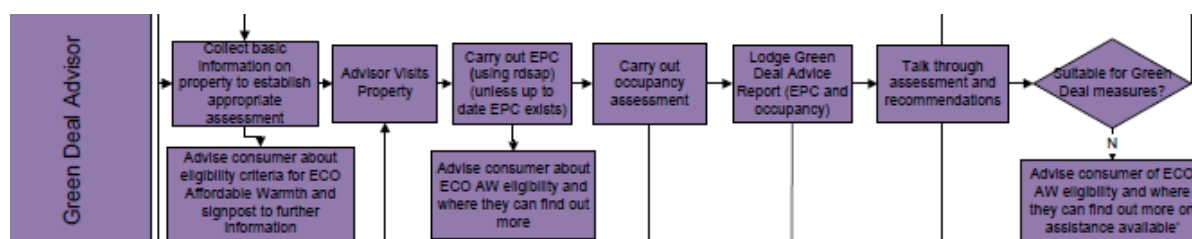
The firm nominated on the Policy Schedule who manages this insurance on the Policyholder's behalf.

## ENDORSEMENTS

### DGDAE2 – Domestic Green Deal Advisor Endorsement

Subject otherwise to Policy terms and conditions, the indemnity provided by Section 1 of this Policy in respect of Domestic Green Deal Advisory services as detailed in “4350-green-deal-domestic-endtoend-process-map” published by the DECC (Department of Energy & Climate Change) is limited to claims arising from the processes listed below and is subject to a maximum **Limit of indemnity** of GBP 250,000 any one claim.

1. Collect basic information on property to establish appropriate assessment;
2. Advise consumer about eligibility criteria for ECO Affordable Warmth and signpost to further information;
3. Advisor Visits Property;
4. Carry out EPC (using rdsap) (unless up to date EPC exists);
5. Advise consumer about ECO AW eligibility and where they can find out more;
6. Carry out occupancy assessment;
7. Lodge Green Deal Advice Report (EPC and occupancy);
8. Talk through assessment and recommendations;
9. Suitable for Green Deal measures?;
10. Advise consumer of ECO AW eligibility and where they can find out more on assistance available’.



For the avoidance of doubt, this Policy does not provide indemnity for claims arising from:

1. Provision of advice on specific rather than generic products, product suppliers, product installers, product maintainers or energy providers
2. Arranging finance or repayments of finance

### NOTIFICATION: WHEN TO NOTIFY

As soon as possible, and in any event within 28 days of the receipt, awareness or discovery during the **Period of insurance** of:-

- a. any claim made against them;
- b. any notice of intention to make a claim against them;
- c. any **Circumstance**;
- d. the discovery of reasonable cause for suspicion of dishonesty or fraud.

### NOTIFICATION: WHO TO NOTIFY

The Master Policyholder  
Enterprise Insurance Services  
22, Tawe Business Village  
Phoenix Way  
Swansea Enterprise Park  
Swansea SA7 9LA

Facsimile : 01792 310130

### 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 01/01/2020. Should the applicable legislation or regulations change, HCC reserve the right to amend Premiums and Policy Coverage accordingly. The onus upon notifying HCC of any changes rests with the Master Policyholder and their Insurance Adviser.

Signed in London for and on behalf of HCC International Insurance Company Plc

Authorised Signatory