

Certificate of Public Liability Insurance

Policyholder	Practical Hands
Business description	Property maintenance
	Handyman
Policy number	703293653
Insurer	U K Insurance Limited
Public Liability indemnity limit	£2m
Period of insurance	From: 13 August 2025
	To: 12 August 2026
Excesses	£500 (damage to property caused by the use of heat)
	£500 (damage to underground pipes and cables)
	£500 (damage to property caused by escape of water)
	£250 (other type of property damage)
	No excess applies (third party injury)
Territorial limits	For manual work: The United Kingdom, the Channel Islands
	or the Isle of Man and the European Union (as long as the
	person lives in the United Kingdom, the Channel Islands or the
	Isle of Man)
	For non-manual work: anywhere in the world
Signed on behalf of U K Insurance Limited (Authorised Insurer).	
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Adam Winslow	
Chief Executive Officer	

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