

Definition of Employees

The term "Employee" is defined in the policy wording as including all of the following:

- any person under a contract of service or apprenticeship with
 1. the Insured
 2. any other party who is borrowed by or hired to the Insured
- any labour master or person supplied by him
- any person supplied by a labour only sub contractor
- any self employed person working for the Insured who does not provide a fixed price to include materials.
- any person supplied to the Insured under a contract or agreement the terms of which deem such person to be in the employment of the Insured for the duration of such contract or agreement
- any driver or operator of plant hired to the Insured
- any student provided by a local Education Authority within the terms of a Work experience programme Agreement
- any trainee provided by the Manpower Services Commission or any other Central or Local Government body under the terms of a Work Experience Agreement
- any volunteer acting under the instructions of the Insured