



## Contractors Liability Schedule

<b>Policy Number</b>	B6991SCO2018S01/BAT0088/SCO-029-BLU-2018		
<b>Policy Form Reference</b>	Combined Liability Contractors - Policy Wording v1 01 08 2019		
<b>Insured</b>	London Roofing Specialist Ltd		
<b>Address</b>	96 Kensington High Street, London	<b>Postcode</b>	W8 4SG
<b>Effective Date</b>	14/11/2019		
<b>Expiry Date</b>	13/11/2020		
<b>Renewal Date</b>	14/11/2020		
<b>Reason for Issue</b>	Renewal		

<b>Intermediary/Broker</b>	Gill Noble & Co Ltd		
<b>Issued By</b>	Victor Insurance, 14 Kings Court, Newmarket, Suffolk, CB8 7SG		
<b>Insured By</b>	Syndicate 1991 at Lloyd's		

<b>Insured's Business Description</b>	Roofing Contractor including heat work and general property maintenance		
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<b>Sections in Force</b>	Employers Liability	<b>Insured</b>
	Public Liability	<b>Insured</b>
	Products Liability	<b>Insured</b>



## Limits

### Employers Liability

Employers Liability	£10,000,000	any one event
Health and Safety <b>Defence Costs</b>	£1,000,000	any one <b>Period of Insurance</b>
Manslaughter Costs	£1,000,000	any one <b>Period of Insurance</b>
<b>Asbestos</b>	£5,000,000	any one event
War and <b>Terrorism</b>	£5,000,000	any one event

### Public and Products Liability

Public Liability	£5,000,000	any one event
Products Liability	£5,000,000	any one event and in the aggregate
Health and Safety <b>Defence Costs</b>	£1,000,000	any one <b>Period of Insurance</b>
Manslaughter Costs	£1,000,000	any one <b>Period of Insurance</b>
Financial Loss	Not Insured	any one <b>Period of Insurance</b>
<b>Terrorism</b>	Not Insured	



<b>Excess</b>	Third Party Property Damage	£1750
<b>Endorsements</b>	<b>BAT001 - Labour Only Sub-Contractor Condition</b> <p>It shall be a condition to liability that on each occasion where any Labour Only Sub-Contractor is contracted by the <b>Insured</b> to perform work on the <b>Insured's</b> or their principal's behalf , such Labour Only Sub-Contractor shall comply with all aspects of the <b>Insured's</b> Health and Safety policy as if they were an <b>employee</b> of the <b>Insured</b>.</p> <p>For the purpose of this Condition, Labour Only Sub-Contractor shall mean any individual who enters into a contract for services with the <b>Insured</b> to supply labour only.</p> <p>Subject to the terms, Conditions, limits and Exceptions of this Policy</p>	
	<b>DTWSAL 30 - Personal Protective Equipment Condition</b> <p>It is a condition precedent to the liability of the <b>Insurer</b> that the use or wearing of Personal Protective Equipment by any <b>Employee</b> is rigorously enforced and that Personal Protective Equipment is supplied with necessary training in use to any <b>Employee</b> and that a formal record is maintained confirming receipt of such equipment.</p>	
	<b>DTWSAL 93 - Health and Safety Policy Condition</b> <p>It is a condition precedent to the liability of the <b>Insurer</b> that the <b>Insured</b> has an up to date Health and Safety Policy in force and that it is communicated to and acknowledged by all <b>Employees</b>.</p>	
	<b>DTWSAL 111- Excavation Exclusion</b> <p><b>We</b> shall have no liability under this <b>Policy</b> to provide any indemnity or benefit for any legal liability arising out excavation work including the digging of swimming pools.</p>	
	<b>DTWSAL 164 - Excess Amendment Clause</b> <p>The <b>Excess</b> shown on the <b>Schedule</b> is amended to read £1,750 in respect of third party property damage and third party bodily injury excess each and every claim including costs &amp; expenses.</p>	
	<b>Heat Use Increased Excess</b>	



The Excess stated in the Schedule is increased to £2,500 in respect of the first amount of each and every claim arising out of Damage resulting from or in consequence of the performance of work involving blow-lamps, propane torches, angle grinders, oxy-acetylene or similar burning, cutting or welding equipment, hot air guns, soldering or brazing equipment.

#### **DTWSAL 184 - Height Limit (25 metres)**

**We** shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 1 or 2 directly or indirectly resulting from or in consequence of work undertaken by any **Employee** at a height above 25 metres from the surrounding floor or ground level.

#### **DTWSAL 225 - Bona Fide Sub-Contractors Condition**

It is a condition precedent to the liability of the **Insurer** under this **Policy** that all sub-contractors that the **Insured** engages maintain employers' liability and public liability policies that provide:

Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence.

Public liability coverage with an indemnity limit of not less than £5,000,000.

An indemnity to the **Insured** as principal.

It is further agreed by the **Insured** that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement including but not limited to the assumption of any liability or potential liability on behalf of any bona fide sub-contractor or the waiver of any rights of recourse against any bona fide sub-contractor.

#### **Hazardous location and work Exclusion (Full)**

Insurers shall not indemnify the Insured under this Policy against liability arising from any activities or work carried out by the Insured or persons acting on their behalf in connection with any of the following

- (i) airports aerodromes runways helipads or landing strips
- (ii) asbestos removal or stripping
- (iii) blast furnaces
- (iv) bridges or viaducts
- (v) chemical plants
- (vi) dams or coffer dams or aqueducts
- (vii) demolition sites
- (viii) jetties or piers
- (ix) mines
- (x) nuclear power stations or any other designated nuclear sites
- (xi) offshore installations including rigs
- (xii) oil refineries or petrochemical installations or storage sites



- (xiii) petrol or other fuel tanks or chemical storage vessels
- (xiv) pile driving
- (xv) quarries
- (xvi) railway installations or other premises connected to and forming part of any railway infrastructure
- (xvii) railway lines
- (xviii) ships or vessels or watercraft or air cushioned vehicles
- (xix) tunnels over 0.5 metres diameter
- (xx) underwater/ sub aqueous installations
- (xxi) use of explosives

**Signature**

**Date**

06/11/2019

**Where Employers' Liability Cover has been requested:**

**Employer Registration Number (ERN)**

475/NB54440

**Subsidiary Companies Insured by this Policy**

**Name**

**ERN**

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