

Contractors All Risks Policy

Policy Number	GCAR1158	Broker	Holgate Insurance Brokers Ltd
The Insured	Reliant Ceilings and Partitions Limited		
Postal Address	Peel Street, Wolstanton, NEWCASTLE ST5 8BJ		
The Business	Ceilings and partitions installer		
Period of Insurance	13 January 2023	To	12 January 2024
Renewal Date	13 January 2024		
Property Insurance			
	Property Damage Section		Not Operative
	Business Interruption Section		Not Operative
	Terrorism Section		Not Operative
	Machinery Breakdown Section		Not Operative
	Goods in Transit Section		Not Operative
	Specified Items All Risks Section		Not Operative
	Money Section		Not Operative
	Book Debts Section		Not Operative
	Contract Works Section		Not Operative
	Contractors' Plant Section		Operative
Personal Accident Section			Not Operative
General Liability Insurance			
	Employers' Liability Section		Operative
	Public Liability Section		Operative
	Products Liability Section		Operative
Cyber Section			Not Operative
Professional and Corporate Liability Insurance			
	Corporate Legal Liability Section		Not Operative
	Directors and Officers Liability Section		Not Operative
	Employment Practices Liability Section		Not Operative
	Professional Indemnity Section		Not Operative
Commercial Legal Protection Section			Not Operative
Healthcare Section			Not Operative
		Total Annual Premium	£4,000.00
		Including IPT 12%	£4,480.00

PROPERTY INSURANCE

Property Insured

Perils Operative -
Excesses

Premises Peel Street, Wolstanton, NEWCASTLE, ST5 8BJ

	Sum Insured	Declared Value
Office computer equipment	Nil	
Stock	Nil	
Stock in the open	Nil	
Target Stocks	Nil	

Endorsements to this Premises None

CONTRACTORS' PLANT SECTION

Annual Contracting Turnover

Contract Maintenance Visits Not Included

Hired in Plant Maximum any one site £50,000

Annual Hire Fees £10,000

Property Insured

	Sum Insured	
Other Plant	£50,000	with a maximum any one item £20,000

Excess to this Sub-Section	Own Plant	£1,000 in respect of theft and malicious damage £1,000 each and every other loss
	Hired-in Plant	£1,000 in respect of theft and malicious damage £1,000 each and every other loss

Endorsements to this Section None

PROPERTY INSURANCE

CONTRACTORS' PLANT SECTION

Annual Contracting Turnover

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Annual Hire Fees £10,000

Property Insured

Sum Insured

Other Plant

£50,000

with a maximum any one item £20,000

Excess to this Sub-Section

Own Plant

£1,000 in respect of theft and malicious damage

£1,000 each and every other loss

Hired-in Plant

£1,000 in respect of theft and malicious damage

£1,000 each and every other loss

Endorsements to this Section None

GENERAL LIABILITY INSURANCE

Directors - Wageroll	
Manual - Work Away excluding heat	£35,000
All Other Employees - Wageroll	
Clerical	£50,000
Payments to Bona-Fide Subcontractors	
Manual - Work Away excluding heat	£754,000
Estimated annual turnover	
UK	£2,300,000

EMPLOYERS' LIABILITY SECTION

Limit of Indemnity £10,000,000 any one occurrence

Endorsements to this Section None

PUBLIC LIABILITY SECTION

Limit of Indemnity £5,000,000 any one occurrence Third party property damage Excess £1,000

Endorsements to this Section None

PRODUCTS LIABILITY SECTION

Limit of Indemnity £5,000,000 any one occurrence and in the aggregate

Endorsements to this Section None

Endorsements to General Liability Section

The following exclusion is added to the Public Liability Exclusions:

AWGL/E01 Excluding use of Heat

The Insurer will not indemnify the Insured under this Public Liability Section against liability

caused by or arising from the use of welding or flame-cutting equipment, blow-lamps, blow-torches or hot-air guns, by the Insured or any Employee, away from the Insured's own premises.

Endorsements to General Liability Section

The following exclusion is added to the General Liability Exclusions:

AWGL/H01 Height Limit

Notwithstanding any other terms of this Policy to the contrary, no General Liability Section will indemnify the Insured in respect of:

liability caused by or arising from any work undertaken, by the Insured or any Employee, at a height greater than 15 metres from the surface of the ground.

The following exclusion is added to the General Liability Exclusions:

AWGL/H03 Hazardous Location and Activity Exclusion

Notwithstanding any other terms of this Policy to the contrary, no General Liability Section will indemnify the Insured in respect of:

any claim arising out of or in connection with:

(1) any work, other than for collection or delivery, on or in:

- (a) docks, harbours, railways, piers or wharves; or
- (b) chemical or petrochemical works, oil or gas refineries or storage facilities; or
- (c) airports or airfields; or
- (d) power stations or nuclear power stations; or
- (e) any installation where nuclear processing is undertaken; or
- (f) towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, tunnels, flyovers, dams, motorways, quarries, mines or collieries; or

(2) any work involving:

- (a) piling, ground stabilisation, underpinning or dewatering; or
- (b) roofing or scaffolding under separate contracts; or
- (c) water diversion, flood protection or sea defences; or

(3) any demolition work undertaken by the Insured or on behalf of the Insured other than the demolition of any building or part of it not exceeding at any point seven and a half (7.5) metres in height where such work forms part of an erection refurbishment or extension contract to be undertaken by the Insured.

Allied World Assurance Company (Europe) Dac
19th Floor, 20 Fenchurch Street
EC3M 3BY
UNITED KINGDOM

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

CLAIMS INFORMATION

ALL SECTIONS

Allied World Assurance Company (Europe) dac
19th Floor, 20 Fenchurch Street
London, EC3M 3BY

Professional Indemnity Notifications SMEProfessionalLines@awac.com

Casualty Notifications UKCCasualty.Claims@awac.com

First Party Property Notifications UKCProperty.Claims@awac.com