



CONTRACTORS COMBINED SCHEDULE

POLICY NUMBER:	INHPC/61830
BROKER:	Arthur J Gallagher
DATE:	15th December 2016

PERIOD OF INSURANCE:	
FROM:	16th December 2016
TO:	16th December 2017

Premium:	£5048.08
Insurance Premium Tax:	£504.81
Documentation Fee:	£30.00
TOTAL PAYABLE:	£5582.89 (M&D) Premium due in full

Insurance Premium Tax at the prevailing rate has been applied to 'YOUR' premium.
We would draw your attention to the cancellation clause on page 6 of the policy wording

NAME:	Whitewood scaffolding Company Ltd
ADDRESS:	220 Queensway, West Wickham, Kent, United Kingdom
POSTCODE:	br4 9ea
BUSINESS DESCRIPTION:	Scaffolders



CONTRACTORS COMBINED SCHEDULE

Premium is based upon 6 employee(s) for Public Liability, 6 employee(s) for Employer's Liability.

CONTRACTORS COMBINED SCHEDULE

POLICY CLAUSES:

525 SPECTATOR STANDS

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section 2 - Public/Products Liability Section directly or indirectly resulting from or in consequence of the sale, supply, hire and/ or erection of spectator stands.

529 UNDER-PINNING

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from under-pinning activities

536 HEIGHT LIMIT

It is noted and agreed that Exclusion 1a) - Hazardous Activities Height Limit is deleted.

541 INCLUSION - TEMPORARY EMPLOYEES

Underwriters agree that the cover under this Policy is extended for temporarily employed persons up to a maximum of 100 days in any one Period of Insurance, however if the Employees are engaged in connection with the Business on a temporary basis exceeds 100 days then they will need to be noted as Employees on the Policy schedule and charged for accordingly.

542 BONA FIDE SUBCONTRACTORS INSURANCE CHECK

Special Conditions - Specification to Public (including Products) Liability Section

The following clause is added and forms part of Special Conditions to Specification to Public (including Products) Liability section.

It is a condition precedent to the liability of Underwriters that that all sub-contractors engaged by the Insured maintain Employers' liability Public policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than 10,000,000 any one occurrence
- Public/Products Liability coverage with an indemnity limit of not less than the limits provided by this Policy
- An indemnity to the Insured as principal

It is a further condition that the Insured does 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.

60 Safety Harness Condition

It is a condition precedent to the liability of underwriters that that all persons employed shall be issued with and shall wear fall-arrest equipment consisting of a full body harness, shock absorbing lanyard and connecting hook which conforms to CEN standards when working at heights exceeding 5 metres above the ground.

This condition shall not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- a main guard rail of at least 910mm above the edge;
- a toe board of at least 150mm high;
- an intermediate guard rail or other barrier so that there is no gap of more than 470mm.

135 Scaffolding Handover Certificate Condition

It is a condition precedent to liability under this Policy that on each occasion the scaffold is handed over to a customer the Insured will supply and obtain signed receipt of a Handover Certificate which confirms:

- The Scaffold is complete and complies with the requirements of The Construction (Design and Management) Regulations 2007 and the relevant British Standards.

- The distributed loads which are permitted on the working lifts
- The guarding of working platforms
- That the bracing and ties are complete
- That an inspection by the person in charge of the scaffold (not the scaffolder) is required seven days after modifications or following exposure to adverse weather conditions, and that the findings of the inspection are recorded
- That the employer is responsible for his employees working on the scaffold
- That no tarpaulins are to be fixed to the scaffold structure unless the scaffold has been specifically designed
- That no unauthorised modifications or alterations are to be made to the scaffold.

CONTRACTORS COMBINED SCHEDULE

543 PI Extension

It is hereby understood and agreed that exclusion 2 of the professional indemnity section is deleted and replaced by:

No indemnity will be provided in respect of

A) any liability whatsoever arising out of Bodily Injury to any other person

B) any liability arising out of loss of or damage to property

Property is defined as

(a) the ownership, possession or use, by you or on your behalf, of any buildings, structures, premises or land or

(b) that part of any building leased, occupied or rented by you or

(c) any other property (mobile or immobile) belonging to you.

Subject otherwise to all terms exclusions and conditions of this insurance

Section 1: Employers Liability:

INCLUDED

LIMIT OF INDEMNITY: £10,000,000

SECTION CLAUSES:

Section 2 Public (including Products) Liability

INCLUDED

LIMIT OF INDEMNITY: £5,000,000

AUTOMATIC EXTENSION:

Financial Loss - Limit of Indemnity £25,000 in the aggregate

SECTION CLAUSES:

EXCESS:

£500.00 in respect of Third Party property damage or bodily injury increased to Heat £1,000

Section 3 Contract Works

NOT INCLUDED

Section 4 Tools & Equipment

NOT INCLUDED



CONTRACTORS COMBINED SCHEDULE

Section 5 Personal Accident	INCLUDED
OFFICIALS:- ANY PERSON UNDER A CONTRACT OF EMPLOYMENT WITH THE INSURED	
WEEKLY RATE, SECTION I	£0
CAPITAL SUM, SECTION II	£25,000
CAPITAL SUM, SECTION III	£0
SECTION CLAUSES: EMPLOYMENT COVER ONLY	
The company shall not be liable to make any payment unless death to any Official arises out of his employment whilst working on site	

Section 6 Professional Indemnity	INCLUDED
LIMIT OF INDEMNITY: £25,000 in respect of any one occurrence and £125,000 in the aggregate.	
EXCESS: £500.00	



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Applicable to all Relevant Sections

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Asbestos

Public Liability and Products Liability does not apply to or include legal liability arising from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence of a loss.

Employers Liability does not apply to or include legal liability arising out of or related to the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-Limit of Indemnity of £5,000,000 shall apply.

It is a condition precedent to the liability of underwriters that the insured do not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Terrorism

Employers Liability does not apply to or include legal liability arising out of Terrorism except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-limit of £5,000,000 shall apply.

Public Liability and Products Liability does not apply to or include legal liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with an act of Terrorism. These Sections also exclude legal liability directly or indirectly occasioned by, happening through, in consequence of, arising out of, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

Burning and Welding Condition

It is a condition precedent to the liability of Underwriters that the following special precautions will be complied with on each occasion of any work involving the use of blow lamps, blow torches, flame guns, hot air guns, electric gas or other welding equipment, or portable grinding equipment:

- 1) All blow lamps, blow torches and flame guns or hot air guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- 2) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
- 3) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- 4) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- 5) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
- 6) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off.
- 7) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
- 8) Immediately following completion of each period of work and during the period of not less than thirty minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

*Condition (6) is deemed not to apply when the Insured works alone as a sole trader.

Personal Protective Equipment Condition



CONTRACTORS COMBINED SCHEDULE

It is a condition precedent to the liability of Underwriters that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

Identity of Insurers

Sections 1 - 5

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited.

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covea Insurance plc

Covea Insurance plc, Registered in England and Wales No.613259.
Registered office, Norman Place, Reading, RG1 8DA

Section 6

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.