

**LIABILITY INSURANCE SCHEDULE**

To be read in conjunction with the Policy Wording to which it shall form part of.

**Broker :** Ashmore Insurance Services

**Schedule No :** NP023979/01/18

**The Insured :** Empire Roofing (Camberley) Ltd

**Trading As :**

**Premises :** 195a  
Upper College Ride  
Camberley  
Surrey  
GU15 4HE

**Business :** Roofing Contractor

**The Sections Covered**

Employers Liability	Not Covered	Products Liability	Covered
Public Liability	Covered		

**Schedule of Underwriters**

Written by China Re Syndicate 2088 at Lloyd's

The written authority number B100P047452017 allows Nilefern Limited (trading as Nelson Policies at Lloyd's) to sign and issue this policy on behalf of Lloyd's Underwriters whose respective shares and syndicate numbers can be obtained by applying to Market Services, Lloyd's, One Lime Street, London EC3M 7HA

**Period of Insurance :** 00:01 09 January 2018 TO 24:00 08 January 2019

**The Premium Payable :** £819.64 **Instalment Plan :** No

**Insurance Premium Tax :** £93.36

**Administration Fee :** £30.00 **Total Amount Payable :** £948.00

**Liability Premium -**

**Adjustments**

Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

Signed

A handwritten signature in black ink, appearing to be "T Simpson", written over a light blue rectangular background.

T Simpson

This insurance is not valid unless this schedule has been signed by a duly authorised person.

---

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

**The Sections**

**Section 1 - Employers Liability**

Not Included Not Included

**Section 2 - Public Liability**

Sum Insured

Limit of Indemnity £2,000,000

Turnover £40,000

USA Turnover Not Included

**Section 3 - Products Liability**

Sum Insured

Limit of Indemnity £2,000,000

**Policy Excesses**

Description	Excess
Employers Liability	Not Applicable
Public Liability	£0.00 Each and Every Loss
Products Liability	£500.00 Each and Every Loss

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

**Subjectivities**

N/A

**Other Interested Parties**

Not Applicable

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

**Endorsements**

**Per Capita Basis - Liability**

The premium has been calculated on a per capita basis based on the information provided at the time the insurance was agreed.

You in accepting a per capita policy have a duty to notify **UNDERWRITERS** of all changes to the number of persons involved in the business and you agree to pay any additional premium that may be required by the Underwriters.

Changes should be notified to the **UNDERWRITERS** within 30 days of the change taking place.

**Bona Fide Sub Contractors Condition**

**We** will not cover **You** under this Policy in respect of any claim arising out of or in connection with work undertaken on **Your** behalf by bona fide independent contractors (not defined as an **Employee** under this Policy) unless at the time of engaging such contractors **You** obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on behalf of **You** and with a limit of indemnity not less than that applying to this Policy and containing an payment to principals clause.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

**Burning and Welding Condition**

**You** agree that the special precautions listed below will be complied with on each occasion **You** do any of the following work and that no such work shall be carried out unless specifically authorised by the occupier of the premises at which the work is to be undertaken and that the occupier shall specifically approve the following safety arrangements

(a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment

(i) The area in which work is to be carried out (including adjoining shafts or openings and the area 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.

(ii) 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 that cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection

(iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work

(iv) All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use

(v) Hot air guns are to be switched off when unattended and immediately after use

(vi) 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

(vii) 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 is to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off

(viii) 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

(ix) A continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work and immediately following completion of each period of work a thorough 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 or has been carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) and a further check is to be made not less than 30 minutes immediately following the completion of each period of work A suitable employee is to be responsible for fire safety for each period of work

(b) Work involving asphalt or bitumen tar boilers:

(i) Regulation spill trays are to be used

(ii) All tar boilers are to be kept wholly at ground level

(iii) The equipment and work is not to be left unattended at any time whilst in use

(iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work

(v) Immediately following completion of each period of work, a thorough 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 or has been carried out (including adjoining shafts or openings and the area on the other side of any wall or partition)

In the event of breach of this term, **We** shall have no liability under this Policy, unless **You** show that

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**Hazardous Work Exclusion**

**We** shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from or in connection with

- (a) Any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- (b) The construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
- (c) Underpinning pile driving quarrying tunneling mines ships or blast furnaces.
- (d) The use of explosives
- (e) Any work undertaken airside or on or in the immediate vicinity of aircraft
- (f) Any work on or in
  - i ) docks harbours or railways
  - ii ) chemical or petrochemical works oil or gas refineries or storage facilities
  - iii) power stations or nuclear power stations.

**Height Limit Exclusion (Fifteen (15) Metres)**

**We** shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from any work carried out at heights exceeding fifteen (15) metres from ground level.

**Personal Protective Equipment Condition**

It is a condition to **Our** liability under this Policy that:-

1. all **Employees** are made aware of the dangers of not using personal protective equipment,
2. personal protective equipment is provided,
3. a register is maintained which demonstrates that **Employees** have received appropriate training and are fully conversant with the way in which to access and use such personal protective equipment.

If **You** do not do so **We** may reject or be unable to deal with **Your** claim or be unable to cover **Your** claim in full. In the event of breach of this term, **We** shall have no liability under this Policy, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**Permit to Work Condition**

**You** agree that prior to the commencement of work **You** shall obtain Your principal's written instructions for the work to be carried out and following completion the principal's written confirmation of acceptance is obtained. In the event of breach of this term, **We** shall have no liability under this Policy, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

**LIABILITY STATEMENT OF FACT**

**IMPORTANT INFORMATION**

Terms that appear in **bold** shall have the same meaning as the policy wording

This document should be read in conjunction with Your Policy Wording and Schedule.

The purpose of this document is to confirm to **Us** the information provided by **Your** insurance broker as part of their submission to when arranging **Your** insurance. It also includes some statements which may have been assumed about **Your** circumstances.

Please carefully check that the facts and statements below are truthful and accurate. If there is any incorrect, misleading or missing information, please speak to **Your** insurance broker as soon as possible. Failure to notify **Us** of any errors or missing information could lead to **Your** policy being cancelled or amended and / or a claim not being paid

**Issue Date :** 08 January 2018

**Schedule No :** NP023979/01/18

**The Insured :** Empire Roofing (Camberley) Ltd

**Risk Address :** 195a, Upper College Ride, Camberley, Surrey GU15 4HE

**Period of Insurance :** 00:01 09 January 2018 TO 24:00 08 January 2019

**Business Description :** Roofing Contractor

**Date Established :** 2017

**General Details**

<b>You, your Directors, Partners or Employees have never been :</b>	
Prosecuted under the Health & Safety at Work Act or related Legislation or regulations	<b>True</b>
You, Your partners, directors, trustees or any other proposed beneficiary of this insurance are domiciled within the United Kingdom (UK)	<b>True</b>
Served with a Prohibition Notice under the Health & Safety at Work Act	<b>True</b>

<b>You do not :</b>	
Employ more than 5 employees (including yourself and any directors if a limited company)	<b>True</b>



**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

Health and Safety :	
<b>You</b> have a formal written Health & Safety policy	<b>True</b>
<b>You</b> have a formal written safety training plan for employees	<b>True</b>
<b>You</b> keep written evidence of the risk assessments and method statements communicated to all employees and ensure it is periodically reviewed and in accordance with industry best practice	<b>True</b>

You have carried out the following risk assessments in respect of the Management of the Health & Safety at Work Regs (1999) or successor Regulations :	
Manual Training	<b>True</b>
Controls of substances hazardous to health	<b>True</b>
Working with machinery	<b>True</b>
Work at height	<b>True</b>

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

Your work away from the risk address does not involve :	
Welding or cutting equipment or other equipment involving the application of heat	<b>True</b>
Cradles and/or other lifting equipment	<b>True</b>
Work at height exceeding 15 metres	<b>True</b>
Depth work exceeding 3 metres	<b>True</b>
Any demolition work or work involving piling or underpinning	<b>True</b>
<b>You</b> do not undertake work in or on airports, aerodromes, bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, quarries, mines, ships, blast furnaces, docks, harbours, railways, chemical or petrochemical works, oil or gas refineries or storage facilities, offshore, power stations or nuclear power stations	<b>True</b>
<b>You</b> have not agreed to assume a liability for injury, illness, loss or damage for which you would not have been liable in the absence of such agreement? E.g. under contract	<b>True</b>
<b>You</b> check that bona fide contractors have Employer's and Public/Products Liability insurance equivalent to the limits as stated in your schedule	<b>True</b>
<b>You</b> are not currently insured by a Lloyd's Insurer	<b>True</b>
No insurer has ever :	
Declined <b>Your</b> proposal	<b>True</b>
Refused to renew <b>Your</b> proposal	<b>True</b>
Cancelled <b>Your</b> policy without you requesting to do so	<b>True</b>
Imposed remedial terms at renewal e.g. rate increase, increased excess or other limitation	<b>True</b>
<b>You</b> , or any Director or Partner or any Company of which any of <b>You</b> have been a Director or any partnership of which any of you have been a Partner, has never been the subject of a County Court Judgement (or Scottish equivalent) or been declared bankrupt or insolvent or been the subject of an administration order, a CVA or an IVA	<b>True</b>

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

**You have never :**

Been prosecuted or sued for any pollution problem	<b>True</b>
Had any incidents of pollution or incidents likely to cause pollution	<b>True</b>
Carried on any industrial activity which was the subject of an environmental permit or licence	<b>True</b>

**Claims Experience**

<b>You</b> have not had any claims made against you, or circumstances in the last 5 years	<b>True</b>
---	-------------

**Employers and Public Liability**

Estimated wages and other earnings for the next 12 months (e.g. dividend payments or other remuneration in lieu of wages or other payments) :

<b>Role</b>	<b>Wages</b>
Clerical	Not Included
Manual	Not Included
Manual Work Away	Not Included
Labour Only Sub-Contractors	Not Included
Directors / Principals	Not Included
Woodworking	Not Included

**You** do not process, use, handle or store any of the following in connection with your business :

Silica, asbestos or substances containing asbestos	<b>True</b>
Radioactive substances	<b>True</b>
Any other toxic or explosive materials	<b>True</b>

<b>Your</b> lifting plant and pressure vessels/boilers which are subject to Statutory Regulations are regularly inspected by qualified engineers as required by the legislation	<b>True</b>
---	-------------

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

**Products Liability**

This section is only applicable if purchased - Please check your Policy Schedule

Estimated Turnover for the next 12 months :	
Estimated Turnover	£40,000
USA / Canada Turnover	Not Included
<b>You</b> have not agreed to forego <b>Your</b> legal right which may be available to you in respect of goods or materials purchased by you or work carried out on your behalf	<b>True</b>
No goods are intended for installation in, or to form part of, aircraft, watercraft, aerospace devices (including drones), offshore rigs, nuclear plant, or motor vehicles	<b>True</b>
<b>Your</b> work does not involve the use, sale or servicing of 3D printers	<b>True</b>

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

You maintain an adequate system of records which enables Identification of :	
The source of products, raw materials or component parts purchased	<b>True</b>
The source of design of products manufactured by you	<b>True</b>
It is possible to trace the ultimate customer of individual products or batches in order to recall the products	<b>True</b>
A product recall has never been necessary or considered	<b>True</b>
All goods are labelled and supplied with clear instructions in the Language of the country to which they are being supplied	<b>True</b>
Product hazard warnings are clearly shown on products, packaging and/or instruction manuals	<b>True</b>
<b>Your</b> legal and design departments see all advertising material , sales brochures, operating manuals etc. to check for misleading statements	<b>True</b>
<b>You</b> , or any Principal, Director, Officer or Partner in the business, have never been prosecuted, or received notice of intended prosecution under the Consumer Protection Act, Food Safety Act or any similar legislation or been subject to any international sanctions	<b>True</b>

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

**Environmental Impairment Liability**

This section is only applicable if purchased - Please check your Policy Schedule

<b>You</b> have an Environmental Policy or Management System or Risk Assessment	<b>N/A</b>
<b>You</b> have an established system for managing environmental incidents	<b>N/A</b>
During the last 5 years you have not been prosecuted or has any enforcement action, including any requirement for clean up or environmental restoration, been taken against you for contravention of any standard, regulations or law relating to the release of a substance from any location into sewers, rivers, sea, air or onto land	<b>N/A</b>
<b>You</b> are not aware of any incident or circumstances that could reasonably be expected to have given rise to a claim, prosecution or enforcement action	<b>N/A</b>
<b>You</b> comply with any statutes, regulations or other standards for Protecting the environment for any insured premises or locations	<b>N/A</b>

**Sensitive Information**

All personal information supplied by **You** will be treated in confidence by **Us** and will not be disclosed to any third parties except where **Your** consent has been received or where permitted by law

**CONTINUATION OF SCHEDULE**

**FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP023979/01/18**

---

**Data Protection Notice**

The defined terms used in this section shall have the meaning given to those terms in the Data Protection Act 1998 (as may be amended from time to time).

In the course of providing insurance service to **You**, we may have access to Personal Data. **You** have confirmed that you have obtained all necessary authorisations and approvals from Data Subjects prior to disclosing any Personal Data to **Us** (whether such disclosure is made directly by **You** to **Us** or indirectly by **You** to any agent acting on **Your** or on our behalf). We shall be the Data Controller of any Personal Data provided. We undertake that we shall only use any Personal Data provided to **Us** for the purposes of underwriting, administration and claims assessment as well as any necessary services that we may provide.

We will hold all Personal Data securely and shall limit access to such Personal Data to those who have a need to see it. By entering into this Policy with **Us**, **You** consent to us sharing any Personal Data provided with our group companies, any agents, reinsurers, claims handlers, loss adjusters, medical professionals and other professional advisors, healthcare management companies and any other necessary service providers in connection with the contract of insurance between **You** and **Us**.

**You** acknowledge that we may be required as a matter of law or regulation to disclose Personal Data provided to **Us** to a Court of law or regulatory body such as the PRA or the FCA or Lloyd's or ELTO or any other public body or authority of competent jurisdiction and you consent to any such disclosure.

**You** acknowledge that the insurance industry maintains certain registers for the purposes of fraud prevention and you consent to us sharing Personal Data provided to **Us** with fraud prevention agencies and other insurance companies for the purposes of fraud prevention and to validate your claims history.

To Whom It May Concern

### VERIFICATION OF INSURANCE

**Insured** : Empire Roofing (Camberley) Ltd

**Address** : 195a, Upper College Ride, Camberley, Surrey GU15 4HE

**Business of the Assured** : Roofing Contractor

**Policy No** : NP023979/01/18

**Insurers** : China Re Syndicate 2088 at Lloyd's

**Expiry date** : 08 January 2019

**Class of Insurance** : Public Liability - £2,000,000 Limit of Indemnity

**Extensions** : As per policy wording

**Warranties** : As per policy Schedule

**Endorsements** : As per policy Schedule

Subject otherwise to the Standard Terms and Conditions of the Insurer's Policy Wording

This Document is issued to you as a matter of information only. The issuance of this document does not make the person or the organisation to whom it has been issued an additional Insured, nor does it modify in any matter the contract of insurance between the Insured and underwriters. Any amendment, change or extension of such contract can only be effected by specific endorsement attached thereto.

Should the above mentioned contract of insurance be cancelled, or changed during the above policy period in such a manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned Insurance Brokers.

Signed :



Name : T Simpson