

## COMMERCIAL COMBINED INSURANCE SCHEDULE

Policy Wording:	<b>Property: WICE Wording</b>
	<b>Liability: WICE Wording / C&amp;S/Watford010519</b>
Certificate Reference:	<b>Property: C&amp;S/Watford010519</b>
	<b>Liability: C&amp;S/Watford010519</b>
Policy Number:	<b>CS/CC/SS2360804</b>
The Insured:	<b>Burdess Engineering Ltd</b>
Business:	<b>Other</b>
Additional Business Information	<b>Fabricate at workshops - fences, gates, staircases repair &amp; manufacture food process machinery, erection steel frame buildings</b>
Correspondence Address:	<b>Unit 6D Paynes Business Park, Dereham Road, Beeston, PE32 2NQ</b>
The Premises:	<b>As stated in the schedule</b>
Period of Insurance:	<b>28 January 2021 to 27 January 2022 both days inclusive</b>
Renewal Date:	<b>28 January 2022</b>
Insurer:	<b>Watford Insurance Company Europe Ltd.</b>
Operative Sections:	<b>(‘Not Insured’ or £0 is shown on the schedule where there is no cover)</b>
Premium:	<b>£1,446.55</b>
Terrorism Premium:	<b>£0.00</b>
Insurance Premium Tax	<b>£173.59</b>
Underwriting Fees	<b>£25.00</b>
Total amount due	<b>£1,645.14</b>

## The Premises - Unit 6D Paynes Business Park, Dereham Road, Beeston, PE32 2NQ

Interested Parties

None

### SECTION A

#### MATERIAL DAMAGE

	<u>Sums Insured</u>	<u>Declared Value</u>
Buildings	£0	£0
Computer Equipment	£1,150	£1,000
Other Contents	£149,500	£130,000
		<u>Sums Insured</u>
Other Specific Property:		
hand tools		£10,000
General Stock		£5,000
Stock of Non Ferrous Metals		£0
Stock of Tobacco		£0
Stock of Wines and Spirits		£0
Target / High value Stock		£0
Glass and Sanitary ware		£0

### SECTION B

#### MONEY

##### SUB-SECTION 1 – MONEY

	<u>Limit any one loss</u>
1) Non Negotiable Documents (as defined in the policy)	£250,000
2 a) Money in the Premises outside Business Hours not contained in locked safes or strongrooms	Nil
2 b) Money in Your private residence or that of Your authorised directors, partners or employees or collectors	Nil
2 c) Money in the Premises outside Business Hours contained in locked safes or strongrooms	£0
2 d) Money in the Premises during Business Hours	£0
2 e) Money whilst In Transit or in a bank night safe	£0

##### SUB-SECTION 2 – ASSAULT

	<u>Compensation per person insured</u>
a) Death	£10,000
b) Loss of sight in one or both eyes	£10,000
c) Loss of or loss of use of one or both hands or feet	£10,000
d) Permanent Total Disablement	£10,000
e) Reimbursement of medical expenses (up to)	£100
f) Damage to clothing (up to)	£200
g) Temporary Total Disablement (per week)	£100

**SECTION C**  
**GOODS IN TRANSIT**

	<u>Limit</u>
Property in Transit by Insured's vehicles and/or trailers and/or containers	NOT INCLUDED
Property in Transit by Road Hauliers	NOT INCLUDED
Property in Transit by Post and/or Parcel post and/or Rail	NOT INCLUDED

**SECTION D**  
**BOOK DEBTS**

	<u>Sum Insured</u>
Outstanding Debit Balances	£0

**SECTION E**  
**LOSS OF LICENCE**

	<u>Sum Insured</u>
Loss of Licence	£0

**SECTION F**  
**BUSINESS INTERRUPTION**

	<u>Maximum Indemnity Period (months)</u>	<u>Sum Insured</u>
Gross Profit Declaration Linked	12 Months	£0
Gross Rentals	12 Months	£0
Additional Increase in Cost of Working	12 Months	£0

**SECTION G**  
**EMPLOYERS'S, PUBLIC AND PRODUCTS LIABILITY**

	<u>Limit of Indemnity</u>
Employers Liability – Sub-Section 1	£10,000,000
Public Liability – Sub-Section 2	£5,000,000
Products Liability – Sub-Section 3	£5,000,000

**SECTION H**  
**FIDELITY**

	<u>Sum Insured</u>
Fidelity	£0

**SECTION I**  
**ALL RISKS AWAY FROM THE PREMISES**

	<u>Territorial Limits</u>	<u>Sum Insured</u>
Items as detailed by You and not specified separately below		£0

**SECTION J**  
**DETERIORATION OF STOCK**

	<u>Sum Insured</u>
Deterioration of Stock	£0

**Excesses**

Section A – Material Damage - each and every loss	£250.00
Section A – Subsidence - each and every loss	£1,000.00
Section B – Money	£250.00
Section C – Goods in Transit	£250.00
Section D – Book Debts	£250.00
Section E - Loss of Licence	£250.00
Section F - Business Interruption	£250.00
Section G – Liability - each and every loss in respect of third party property damage	£250.00
Section H – Fidelity	£nil
Section I – All Risks Away From The Premises	£250.00
Section J – Deterioration of Stock	£250.00

**Legal Expenses**

Any one event:

**Not Insured**

Aspect Enquiries:

**Not Insured**

Employment Disputes Compensation Awards aggregate limit payable during any Period of Insurance:

**Not Insured**

## Endorsements

### 444: THIRD PARTY PROPERTY DAMAGE EXCESS - £1500- heat

The Company will not indemnify the Insured in respect of the first £1500 of all claims arising from Damage to third party Property as a consequence of the use of heat

### L019: Bona Fide Sub-Contractors Condition

It is a condition precedent to our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

- i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
- ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

### L039: Depth Limit Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any work carried out at depths exceeding 1 metre or any greater depth where specified in the Schedule.

### L076: Heat Conditions

It is a condition precedent to Our liability that whenever blow-lamps, propane torches, angle grinders, oxy-acetylene or similar burning, cutting or welding equipment, hot air guns, or soldering or brazing equipment are used, You must comply with the following minimum precautions:

- (a) before starting work
    - (i) You shall appoint a competent Employee to be responsible for fire safety and ensuring compliance with these requirements
    - (ii) if working away from Your own premises, the appointed Employee shall obtain permission to carry out the work from the person in charge of the site
    - (iii) all Employees and any sub-contractors shall be made aware of the location of fire alarms and fire fighting equipment
    - (iv) the appointed Employee shall examine the vicinity of the place where the heat is to be applied (including the area on the opposite side of any wall, floor, ceiling or partition) and shall ensure that all loose combustible materials are removed to beyond a radius of 15 metres. Combustible material which cannot be removed (including floors) must be covered and fully protected by overlapping sheets or screens of non-combustible material.
    - (v) a sufficient number of suitable fire extinguishers available for immediate use must be kept close to the work and not removed until at least one hour after completion of the work
    - (vi) gas cylinders not in immediate use shall be stored in the open air at least 15 metres from where the heat is to be applied.
    - (vii) blow-lamps and blow torches must be filled in the open
    - (viii) all heating of asphalt, bitumen or similar material must be carried out in the correct vessel using portable gas and on a flat surface. If the vessel is to be used on a potentially combustible surface it must have an adequate air gap and be placed on an adequate thickness of non-combustible material
  - (b) during the work
    - (i) a responsible person must work alongside each operative who is using the equipment, solely to ensure that there is no outbreak of fire and that the fire-fighting equipment is available for immediate use.
    - (ii) blow-lamps and torches shall be lit as short a time as possible before use, not left unattended at any time and extinguished immediately after use. If refilling is necessary this must be undertaken in the open.
  - (c) after ceasing work
    - Upon completion of each application of heat:
      - (i) the immediate vicinity of the work (i.e., within a radius of 15 metres), and
      - (ii) the area on the opposite side of any wall, floor, ceiling or partition,
- must be inspected immediately, then again at intervals of thirty minutes and one hour after completion of the work to ensure there is no risk of fire.

### L084: Height Limit 10 Metres

We will not indemnify You in respect of any claim arising out of work exceeding 10 metres above the ground level unless a different height limit is shown in the Schedule.

### L125: Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

### L173: Underground Services Condition

In respect of loss of or damage to cables, pipes or other services located underground, it is a condition precedent to Our liability that prior to undertaking any digging, boring or excavation, You have:

- i) taken or caused to be taken all reasonable measures to identify the location of such cables, pipes and services before any work is commenced which may involve a risk of damage. Reasonable measures include contacting the appropriate authorities if there is any possibility that cables, pipes or services are under the site
- ii) retained a written record of the measures that were taken to locate such cables, pipes and services
- iii) conveyed the location of such cables, pipes or services to those who are carrying out such work on Your behalf

Indemnity under this Policy shall be restricted to the actual cost of repair or replacement of such cables, pipes or services as assessed by an independent surveyor and shall not extend to cover any additional costs for loss of use, consequential loss or damage, or penalties and/or fines, which are imposed on You by the relevant authorities as a result of any damage.

**P001: Composite Panel Condition**

It is a condition precedent to Our liability that in respect of all Buildings which have composite panels

- (a) any damaged composite panels must be replaced or repaired without delay
- (b) items such as battery chargers must not be suspended from composite panels
- (c) a hot work permit system must be in operation
- (d) all ductwork passing through composite panels must be sleeved in non combustible material
- (e) all wiring passing through composite panels must be encased in metal conduit and sealed with rubber grommets

**P003: Electrical Circuit Maintenance Condition**

It is a condition precedent to Our liability that all electrical circuits are tested at least once in every three years by qualified electrical engineers and that any defects found are remedied immediately in accordance with the Regulations of the Institute of Electrical Engineers, their certificate to be issued to, and retained by, You as confirmation.

**P006: Flat Roof Condition**

It is a condition precedent to Our liability that any flat felted roof portion of the Premises shall be inspected at intervals not exceeding twelve months by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately. You must keep a copy of the invoice showing that the work has been undertaken.

**P014: Portable Heater Exclusion**

It is a condition precedent to Our liability that no paraffin or portable electric or gas heaters or containers are used or stored on the Premises unless specifically agreed by Us prior to such use or storage. This does not apply to offices or designated rest rooms otherwise agreed by Us.

**P017: Stillage Condition**

It is a condition precedent to Our liability that all Stock in Trade in basements or at ground floor level is stored on racks, pallets or stillages at least 10cm above floor level at all times.

**P024: Waste Condition (Daily)**

It is a condition precedent to Our liability that all combustible trade waste and refuse is removed from the Buildings every night.

## STATEMENT OF FACT

### Disclosure

Our acceptance of this risk is based on the information presented to us, which is detailed in the following Statement of Fact, being a fair presentation of your business including any unusual or special circumstances which increase the risk and any particular concerns which have led you to seek insurance. Please check this information and advise immediately if you feel this differs from the information you have presented to us. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, we may void the policy. Our continued acceptance is based on any changes from the original information presented being advised and accepted by us. A change in risk may allow us to avoid a claim or impose additional terms or conditions. If you are in any doubt about any of the above you should consult your insurance broker or advisor.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have never :-

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	<b>No</b>
b) been disqualified from being a company director?	<b>No</b>
c) had a County Court Judgement or Sheriff Court Decree?	<b>No</b>
d) been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or a spent conviction in accordance with the 'Rehabilitation of Offenders Act 1974'?	<b>No</b>
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	<b>No</b>
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a policy declared void or claim repudiated?	<b>No</b>

Business	<b>Other</b>
Additional Business Information	Fabricate at workshops - fences, gates, staircases repair & manufacture food process machinery, erection steel frame buildings

### The Business

Do you or any of your employees engage in the application of heat away from your business premises.	<b>Yes</b>
1% heat work away, welding/cutting associated with repair and install food process machinery, steel frame building erection	
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles or processes involving a noise level in excess of 85db	<b>No</b>
Do you or any of your employees manufacture or sell products used in air or spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts or motor vehicles?	<b>No</b>
Do you design, give advice or prepare specifications in respect of any products supplied or contract	<b>No</b>
Do you maintain rights of recourse/recovery against any manufacturer?	<b>Yes</b>
Do you have a formal written Health and Safety policy?	<b>N/A</b>
Do you have less than 5 employees?	<b>Yes</b>
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	<b>Yes</b>
Do you record in document form the above risk assessments?	<b>Yes</b>
Do you have a formal safety-training plan for employees?	<b>Yes</b>
Do you have a document procedure for high-risk activities?	<b>Yes</b>
Are any goods derived from the far east?	<b>No</b>

### The Premises

Approximate year of Construction?	<b>1960</b>
Is the Premises Listed?	<b>No</b>
Are the premises fully occupied solely by the business and not vacant for more than 14 consecutive days at a time?	<b>Yes</b>
Are the premises occupied over night ie. Proposer/Manager living on site or 24hr Security?	<b>No</b>
Are the premises in an area which is free from flooding and at least 250 metres away from the nearest lake, river, canal or tidal waters?	<b>Yes</b>
Are the premises Free from and in an area which is free from any signs of subsidence, heave or landslip both now and in the past?	<b>Yes</b>
Are the premises, in a good state of repair?	<b>Yes</b>
Construction of the walls?	<b>Metal</b>
Construction of the roof?	<b>Metal</b>

Is any part of the roof flat?

No

Construction of the floors?

Concrete

Are there any adjoining premises?

No

How is the premises heated?

Not Heated

Does the premises have Fire Extinguisher appliances or sprinklers installed to scale?

Yes

What type of fire extinguishers are in place?

Portable Hand Appliances to Scale

Does the premises have an Automatic Fire Alarm conforming to LPC rules?

No

Is any part of the premises a) subject to any contract with or let to students, any government department, local authority, housing association or other similar organisation, any person who is seeking but has not yet been granted asylum in the UK or, b) let with leases under 6 months?

No

**The Security**

Are all final exit doors fitted with 5 lever mortice deadlocks complying to BS3621?

Yes

Are all accessible windows, fanlights and skylights fitted with key operated locks?

Yes

Is the premises protected by roller shutters and/or grills to all external accessible windows?

Yes

Is the the entire frontage protected by shutters or grills?

Yes

Please state the type of alarm protecting the premises:

Bells only

Do you have a CCTV system protecting the premises?

No

Please give details of any other protections to the premises such as a safe, smoke detectors, neighbourhood watch etc

## STATEMENT OF FACT

### Employers Liability

What is your estimated annual wageroll paid to clerical employees?	£0
What is your estimated annual wageroll paid to clerical Principals?	£0
What is your estimated annual wageroll paid to manual Principals?	£10,000
What is your estimated annual wageroll paid to manual employees working at your premises?	£46,000
What is your estimated annual wageroll paid to manual employees working away from your premises including labour only subcontractors?	£5,000
What is your estimated annual wageroll paid to wages paid to woodworking machinists?	£0
What is your estimated annual wageroll paid to store, warehousemen or drivers?	£0
What is your estimated annual wageroll paid to other machine operators?	£0

### Public / Products Liability

What is your estimated annual UK turnover for the next 12 months?	£140,000
What is your estimated annual United States or Canada turnover for the next 12 months?	£0
What is your estimated annual Rest of the World turnover for the next 12 months?	£0
What are your estimated annual payments to bona-fide subcontractors?	£0

### Additional Information

### Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you.	No
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## CLAIMS

In the event of a claim please contact your insurance broker being sure to quote your policy number in all correspondence. If you are unable to contact your broker for any reason, please call Chapman & Stacey Ltd, on 01444 450600 to report the incident.

## COOLING OFF PERIOD

You may cancel an insurance contract provided you have not made a claim under such insurance contract and we receive written confirmation of cancellation by post, fax or email within 14 days of the date the insurance is concluded. If you are able to and do cancel within such 14 day period, we will refund any premiums paid less any policy fee and premiums appropriate for the cover you have had.

## LAW APPLICABLE

The parties to the Policy have the right to choose the law applicable to the Policy.

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

## WHO REGULATES US?

Chapman & Stacey Ltd, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH is authorised and regulated by the Financial Conduct Authority. Our Register Number is 300047.

Our permitted business is as an insurance intermediary.

You can check this on the FCA's Register by visiting the FCA's website [fca.org.uk](http://fca.org.uk) or by contacting the FCA on 0800 111 6768.

## Complaints

Please write to:

Chapman & Stacey Ltd  
3 Sydney Road  
Haywards Heath  
RH16 1QH

Email: [mail@chapmanandstacey.co.uk](mailto:mail@chapmanandstacey.co.uk) Telephone Number: +44 (0) 1444 450600

If you remain dissatisfied you have the right to refer your complaint to the Financial Ombudsman Services (FOS)

The Financial Ombudsman Service Exchange Tower  
London E14 9SR United Kingdom

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

FOS web address: <http://www.financial-ombudsman.org.uk/>

From within the United Kingdom Telephone Number:

0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom Telephone Number:

+44 (0) 20 7964 1000

Fax: +44 (0) 20 7964 1001