

Combined Liability |

Insurance Schedule

Check that this Schedule, accompanying Statement of Fact and Policy wording meets with your requirements.

You must let your Insurance Intermediary know immediately of any changes that affect the information you have disclosed to the Company.

Insurance Intermediary: Bullerwell & Co Ltd

Policy Number: TULM/2019/2638

Insured: ADP Group Ltd

Insured's Address: Firing Close Farm, Wickwar, Wotton Under Edge, GL12 8PE

Occupation / Business / Trade: Contracted drilling and safe excavation operations, intrusive ground investigation services; Topographical Surveying, Utility Survey, Mapping and Tracing. Import, Assembly, Sale, Hire and Distribution of Plant and Machinery. Servicing of Compressors

Period of Insurance: From: 00:00 09/05/2019 To: 23:59 08/05/2020
Both dates inclusive (and for such subsequent Periods of Insurance for which the **Insured** agrees to pay the appropriate premium and the Company agrees to accept such premium)

Renewal Date: 09/05/2020

Reason for Issue: Renewal

Premium:	Employers Liability	£ 7,342.65	100% minimum and deposit
	Public & Products Liability	£ 10,434.29	100% minimum and deposit
	Insurance Premium Tax:	£ 2,133.23	
	Policy Fee:	£ 100.00	
	Total:	£ 20,010.17	

Company/Insurer: Liberty Mutual Insurance Europe Limited

Coverholder: Thames Underwriting Limited who act as an agent of the Company in respect of this insurance under Binding Authority B0797CBR17110B

Section 1 - Employers Liability	INSURED	
Limit of Indemnity:	£10,000,000	any one event
Sublimit - Terrorism:	£5,000,000	any one event
Section 2 - Public Liability	INSURED	
Limit of Indemnity:	£5,000,000	any one event
Section 3 - Products Liability	INSURED	
Limit of Indemnity:	£5,000,000	any one event and in the aggregate for the Period of Insurance
Self-Insured Retention:	£2,500	each and every damage and injury claim

Height Limit: Unrestricted

Depth Limit: Unrestricted

Complaints: Please refer to Policy Wording

Claim Notification: Notice of any claim or circumstance is to be given to:
 Davies Managed Systems Limited
 Telecom House
 Trinity Street
 Hanley
 Stoke-on-Trent ST1 5NA
 Email: newclaims.liberty@davies-group.com
 Telephone: 0844 8562 364

Statutory Disclosure

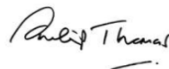
Insurer: Liberty Mutual Insurance Europe Limited (Registered Number in England: No. 1088268) is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).
 Registered Office: 20 Fenchurch Street, London EC3M 3AW

Coverholder: Thames Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA) No. 533504. Thames Underwriting Limited is registered in England No. 7136128
 Registered Office: 57a Broadway, Leigh on Sea, Essex, SS9 1PE

Issue office: Thames Underwriting Limited
 Monometer House
 Rectory Grove
 Leigh-on-Sea
 Essex
 SS9 2HN
enquiries@thamesunderwriting.com

Contract Number: B0797CBR17110B

Issue Reference:



Thames Underwriting Limited on behalf of the Company

Issue Date: 09 May 2019

Combined Liability |

Endorsements

BONA FIDE SUB-CONTRACTORS ENDORSEMENT (STD)

It shall be a condition precedent to liability that on each occasion where any Bona Fide Sub-Contractor is contracted by the Insured to perform work on the Insured's or their principal's behalf:

- (a) the Insured shall obtain confirmation that any such Bona Fide Sub-Contractor has in full force and effect current insurance policy/ies covering Employers' Liability, for a minimum Limit of Indemnity of £10,000,000.00, and Public/Products Liability, for a minimum Limit of Indemnity of £5,000,000.00, and the Insured shall retain details of such insurances;
- (b) the Insured shall ensure that the Bona Fide Sub-Contractors' insurance policy has been extended to indemnify the Insured in respect of any liability that may attach to the Insured as a result of work performed by the Bona Fide Sub-Contractor on the Insured's or their principal's behalf.

For the purpose of this Condition, Bona Fide Sub-Contractor shall mean any company, firm, or individual, that enters into a contract with the Insured for services and/or supplies goods or materials in conjunction with labour, but shall not include any company, firm, or individual, entering into a contract of service supplying labour only.

Subject to the terms, Conditions, limits and Exceptions of this Policy

BURNING WELDING AND CUTTING CONDITION

It shall be a condition precedent to liability that:

1. the Insured shall adhere to all the precautions listed below on each occasion where the Insured, or persons acting on behalf of the Insured, are using any oxyacetylene or electric, welding, or cutting, or grinding equipment, or any blow lamp, blow torch, or hot air gun, away from their own premises:
 - (a) the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire retardant material;
 - (b) the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence;
 - (c) combustible floors or substances, in or surrounding the segregated area must be liberally covered with sand, or protected by overlapping sheets of incombustible material;
 - (d) where work is being carried out in an enclosed area an additional Employee of the Insured, or an employee of the occupier, shall be present at all times to guard against an outbreak of fire;
 - (e) no work shall be carried out unless specifically authorised by the occupier, who should also be asked to approve the safety arrangements;
 - (f) blow lamps and blow torches must be lit, and hot air guns switched on, as short a time as possible before use, and extinguished or switched off immediately after use;
 - (g) lighted blow lamps and blow torches and switched on hot air guns must not be left unattended;
 - (h) the following must be kept available for immediate use at or near the scene of operations:
 - (i) suitable fire extinguishers
and/or
 - (ii) hoses connected up in readiness for immediate use and tested prior to the commencement of work;
 - (i) a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation. If it is not practicable for such examination to be made by the Insured's own Employee, then the Insured must make appropriate arrangements with the occupier;
 - (j) before "burning off" metal work built into, or projecting through, walls or partitions, an examination must be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat.
2. where the Insured, or persons acting on behalf of the Insured, burns debris or other materials away from their premises, it shall be a condition precedent to liability that the Insured shall adhere to the following precautions on each occasion:
 - (a) fires to be in a cleared area and at a distance of at least 10 metres from any property;
 - (b) fires are not to be left unattended at any time;
 - (c) suitable fire extinguishers are to be kept available for immediate use;
 - (d) fires to be extinguished at least one hour prior to leaving the site at the end of each working day.

Subject to the terms, Conditions, limits and Exceptions of this Policy

HAZARDOUS LOCATIONS EXCEPTION

The Company shall not indemnify the Insured against liability arising from activities or work undertaken in, or immediately adjacent to, any of the following:

- (i) ~~airports, aerodromes, runways, helipads, or landing strips;~~
- (ii) aircraft or other aerial devices;
- (iii) ~~jetties or piers;~~
- (iv) ships, vessels, or watercraft;
- (v) hovercraft or air cushioned vehicles;
- (vi) ~~railway lines;~~
- (vii) ~~railway installations, or premises connected to and forming part of any railway infrastructure;~~
- (viii) dams or aqueducts;
- (ix) ~~mines or quarries;~~
- (x) ~~nuclear power stations, or any other designated nuclear sites;~~
- (xi) ~~oil refineries, petrochemical installations, or related storage sites;~~
- (xii) ~~chemical plants;~~
- (xiii) ~~fuel tanks or storage vessels;~~
- (xiv) offshore installations, including rigs.

Subject to the terms, Conditions, limits and Exceptions of this Policy

LABOUR ONLY SUB-CONTRACTOR CONDITION

It shall be a condition precedent to liability that on each occasion where any Labour Only Sub-Contractor is contracted by the Insured to perform work on the Insured's or their principal's behalf, such Labour Only Sub-Contractor shall comply with all aspects of the Insured's Health and Safety policy as if they were an employee of the Insured.

For the purpose of this Condition, Labour Only Sub-Contractor shall mean any individual who enters into a contract for services with the Insured to supply labour only.

Subject to the terms, Conditions, limits and Exceptions of this Policy

PERSONAL PROTECTIVE EQUIPMENT CONDITION

It shall be a condition precedent to liability that the Insured shall comply with, and require all Employees, or persons acting on the Insured's behalf, to adhere to, the requirements of the Personal Protective Equipment at Work Regulations 1992, or any subsequent legislation amending or replacing such Regulations.

In particular the Insured shall ensure that:

- (a) suitable properly fitting and effective personal protective equipment is issued to all Employees who may be exposed to any risk to their health and safety while at work;
- (b) all personal protective equipment provided by the Insured is properly assessed as suitable, prior to being released to Employees;
- (c) all personal protective equipment provided by the Insured is always properly stored and maintained in full working order;
- (d) all Employees provided with personal protective equipment by the Insured receive adequate and appropriate training and information on the use, maintenance, and purpose, of the equipment prior to using it;
- (e) all Employees provided with personal protective equipment sign a form of acceptance, confirming that they have received proper training in, and are familiar with, the use of the equipment in accordance with such Regulations;
- (f) an Employee not using the personal protective equipment provided will be considered to be in breach of such Regulations, and the Insured shall enforce appropriate disciplinary action.

Subject to the terms, Conditions, limits and Exceptions of this Policy

CONSTRUCTION PLANT-HIRE ASSOCIATION CONDITION

It shall be a condition precedent to liability that the hiring out by the Insured of any plant shall be subject to and governed by the current version of the Model Conditions for the Hiring of Plant of either the Construction Plant-Hire Association, or the Scottish Plant Operators Association.

Subject to the terms conditions limits and exceptions of the Policy

WORK ON RAIL CONDITION

The Company shall not indemnify the Insured against liability arising from activities or work undertaken on ~~Rail tracks~~ or signals

Subject to the terms, Conditions, limits and Exceptions of this Policy

PREMIUM PAYMENT CLAUSE

The Insured undertakes that premium will be paid in full to the Company within 30 days of inception of this Policy (or, in respect of instalment premiums, when due). If the premium due under this Policy has not been so paid to the Company by the 30th day from the inception of this Policy (and, in respect of by the date they are due) the Company shall have the right to cancel this Policy by notifying the Insured via the broker in writing. In the event of cancellation, premium is due to the Company on a pro rata basis for the period that the Company are on risk but the full Policy premium shall be payable to the Company in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this Policy.

It is agreed that the Company shall give not less than 15 days prior notice of cancellation to the Insured via the broker. If premium due is paid in full to the Company before the notice period expires, notice of cancellation shall automatically be revoked. If not, the Policy shall automatically terminate at the end of the notice period.

Unless otherwise agreed, the Leading Underwriter (and Agreement Parties if appropriate) are authorised to exercise rights under this clause on their own behalf and on behalf of all Underwriters participating in this contract.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

Where the premium is to be paid through a London Market Bureau, payment to the Company will be deemed to occur on the day of delivery of a premium advice note to the Bureau.

PROFESSIONAL INDEMNITY EXCLUSION

This Policy will not apply to legal liability directly or indirectly arising out of:

A any claim or claims made against the Insured in respect of any actual or alleged neglect, act, error or omission committed in the conduct of the Business by the Insured or by any Person Employed by the Insured;

B libel, slander or defamation whether intentionally or unintentionally committed by reason of words written or spoken by the Insured or by any Person Employed by the Insured.

RIP AND TEAR EXCEPTION

This Policy shall not indemnify the Insured against liability arising out of

(A) the cost of digging out and removing or replacing any cement or concrete or other associated materials or products supplied by the Insured

(B) any re-building costs or consequential loss which may become due as a result of the failure of any cement or concrete supplied or incorporated or installed by the Insured to fulfil its purpose

Subject to the terms conditions limits and exceptions of the Policy

SCAFFOLDING EXCEPTION

The Company shall not indemnify the Insured against liability arising out of the

1. erection of scaffolding by the Insured.

2. erection of scaffolding by the Insured other than scaffolding towers.

~~3. use of scaffolding.~~

4. erection of scaffolding by the Insured where this is the sole purpose of the contract and no other work is carried out.

Subject to the terms, Conditions, limits and Exceptions of this Policy

STRUCTURE/FOUNDATION EXCEPTION

The Company shall not indemnify the Insured in respect of liability for damage to, or loss of use of, any building or structure arising from:

(i) the carrying out of any piling works, foundation works, or underpinning works;

(ii) the failure of any piles, piling works, foundation works, or underpinning works to perform their intended function.

Subject to the terms, Conditions, limits and Exceptions of this Policy

SUBSIDENCE LAND MOVEMENT DE-WATERING AND FLOOD EXCEPTION

The Company shall not indemnify the Insured against liability arising directly or indirectly from:

- (i) subsidence, or other land movement, including but not limited to collapse, settlement, heave, or landslip,
and/or
- (ii) de-watering, flood, seepage, or ingress of water,

which is in any way attributable to quarrying, mining, excavations, tunnelling, or any other underground workings, irrespective of when conducted or undertaken, and whether or not by, or on behalf of, the Insured.

Subject to the terms, Conditions, limits and Exceptions of this Policy

UNDERGROUND SERVICES CONDITION

It shall be a condition precedent to liability that where the Insured, or persons acting on behalf of the Insured, are undertaking digging, boring, or excavation work, the Insured shall, prior to and during the carrying out of the work, take all reasonable and necessary precautions to locate, and prevent loss of, or damage to, all underground services including pipes, cables, tunnels, or other infrastructure.

Reasonable and necessary precautions shall include but not be limited to:

- (i) the use of appropriate cable and pipe scanning or locating equipment;
- (ii) obtaining from utility providers and local authorities, and then reviewing, maps and plans showing the services in the locality of the works;
- (iii) supplying the relevant maps, plans, and information as to the location of underground services, to any persons undertaking such work;
- (iv) conducting hand driven trial, or test bore, holes where appropriate to the work.

Subject to the terms, Conditions, limits and Exceptions of this Policy

LOCAL LABOUR EXCLUSION

It is hereby understood and agreed that the Company shall not indemnify the Insured against liability arising out of persons employed by the Insured who are not under United Kingdom contract and not United Kingdom domiciled.

All other terms and conditions remain unaltered.

MEDICAL REPATRIATION COSTS EXCLUSION

This Policy will not apply to legal liability directly or indirectly arising out of:

- A any medical cost;
- B any repatriation cost;

incurred outside the United Kingdom.

All other terms and conditions remain unaltered.

ASBESTOS PARTIAL BUYBACK EXTENSION

Notwithstanding anything contained herein to the contrary the Underwriters will indemnify the Assured against their legal liability to pay Damages (including claimant's costs fees and expenses) and Defence Costs under Sections 2 of this Policy arising from the existence of or exposure to Regulation 3(2) (c) (ii) Materials occurring on or after the Retroactive Date but only in respect of claims first made against the Assured and notified to the Underwriters during the Period of Insurance in accordance with the terms of the Policy.

Provided always that:

1. should the Assured notify the Underwriters during the Period of Insurance of any specific event or circumstance which Underwriters accept may give rise to a claim or claims which form the subject of indemnity by this Endorsement then acceptance of such notification means that Underwriters will deal with such claim or claims as if they had first been made against the Assured during the Period of Insurance;
2. the Underwriters will not indemnify the Assured for any claims arising from the existence of or exposure to Regulation 3(2) (c) (ii) Materials where the Assured were aware or ought reasonably to have been aware of the circumstance or event which gave rise to the claim before the effective date of this Endorsement;
3. indemnity will only apply when the Assured is engaged in work with asbestos for which a licence is not required by the Control of Asbestos Regulations 2012 involving the handling, removal, stripping out, demolition, storage, transportation or disposal of Regulation 3(2) (c) (ii) Materials;
4. in respect of any liability which arises from any requirement to clean up or remove Regulation 3(2) (c) (ii) Materials from any building and/or structure such building and/or structure is not owned, leased or hired by or under hire purchase or on loan to the Assured;
5. the Underwriters will not indemnify the Assured for any claims arising out of any property owning activities;
6. the Underwriters will not indemnify the Assured for any claims in respect of the diminution in the value of property or loss of or potential loss of rental income or any other consequential losses (including business interruption) howsoever arising;
7. the Underwriters liability to pay Damages (including claimants costs fees and expenses) and Defence Costs shall not exceed the sum of GBP 1,000,000 any one claim or series of claims arising out of one originating cause and shall be the Underwriters total liability in respect of any one Period of Insurance;
8. the Excess applicable to this Endorsement shall be the first £5,000 or 10% co-insurance (whichever is greater) each and every claimant including Bodily Injury costs inclusive;
9. no indemnity is granted in respect of liability arising out of or in connection with any cover provided by this Policy for pure products liability.

The Retroactive Date in respect of this Endorsement is: 09/05/2018

Each of the following are warranted in respect of Sections 2 of this Policy:

- a) All work must be carried out in accordance with the Control of Asbestos Regulations 2012.
- b) That all applicable provisions and recommendations in the Approved Code of Practice and guidance L127 entitled "The management of asbestos in non-domestic premises" and in the Approved Code of Practice and guidance L143 entitled "Work with materials containing asbestos" both issued by the Health and Safety Commission are followed.
- c) Where no specific guidelines exist health records shall be maintained and medical surveillance shall be carried out in respect of any Employee in accordance with the Approved Codes of Practice and guidance as detailed in warranty b) above.
- d) That Respiratory Protective Equipment (RPE) is only used that is marked with a CE symbol and that any Respiratory not so marked is not used.
- e) That the selection use and maintenance of RPE follows both the manufacturer's recommendations and Health and Safety Executive Guidance Note HSG53 where applicable.
- f) That the Assured will observe any other existing, replacing or subsequent legislation or guidance or Codes of Practice applicable to work with asbestos for which a licence is not required by the Control of Asbestos Regulations 2012 involving the handling, removal, stripping out, demolition, storage, transportation or disposal of Regulation 3(2) (c) (ii) Materials.

For the purpose of this Endorsement the following Definition shall apply:

Regulation 3(2) (c) (ii) Materials shall mean materials in which the asbestos fibres are firmly linked in a matrix as defined in Approved Code of Practice and guidance L143 entitled "Work with materials containing asbestos" issued by the Health and Safety Commission.

Subject otherwise to the Policy terms Conditions Limitations and Exclusions

Combined Liability |

Statement of Fact

IMPORTANT INFORMATION

This document has been prepared in accordance with the information that the Company have received from you through your Insurance Intermediary.

It is important that you check carefully all the information shown in this Statement of Fact. If any of the information is incorrect you must contact your Insurance Intermediary immediately.

You must make a fair presentation of the risk to the Company at inception renewal and variation of the Policy.

a) The Company may avoid the Policy and refuse to pay any claims where any failure to make a fair presentation is deliberate or reckless or of such other nature that if you had made a fair presentation the Company would not have issued the Policy.

The Company will return the premium paid by you unless the failure to make a fair presentation is deliberate or reckless.

b) If the Company would have issued the Policy on different terms had you made a fair presentation the Company will not avoid the Policy (except where the failure is deliberate or reckless) but the Company may instead

i. reduce proportionately the amount paid or payable on any claim the proportion for which the Company are liable being calculated by comparing the premium actually charged as a percentage of the premium which the Company would have charged had you made a fair presentation and/or

ii. treat the Policy as if it had included such additional terms (other than those requiring payment of premium) as the Company would have imposed had you made had you made a fair presentation.

For the purposes of this clause references to

1) avoiding a Policy means treating the Policy as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before or at the inception of the Policy) the renewal date (where the failure occurs at renewal of the Policy) or the variation date (where the failure occurs when the Policy is varied)

2) refunds of premium should be treated as refunds of premium back to the inception date renewal date or variation date as the context requires

3) issuing a Policy should be treated as references to issuing the Policy at inception renewing or varying the Policy as the context requires

If you are in any doubt, please contact your Insurance Intermediary. The Company strongly recommend that you keep a record of all information that you have provided to your Insurance Intermediary.

Insured:

ADP Group Ltd

General Disclosure

Have the Proposer(s), Partner(s) or Director(s) involved in the business or any other business ever;

- | | |
|--|-----------|
| a) had any proposal or insurance declined, cancelled, refused, had any renewal refused, had any special terms or conditions imposed? | No |
| b) been convicted or charged (but not yet tried) for any criminal offence or police caution (other than a motoring offence)? | No |
| c) been subject of any County Court Judgement or the Scottish equivalent, declared bankrupt or insolvent or been disqualified from being a company director or been involved as Owner(s), Directors or Partner with any company which went into receivership, administration or liquidation? | No |
| d) been prosecuted or received notice of intended prosecution under the Health and Safety at Work Act 1974, Consumer Protections Act or any other legislation or regulation? | No |

Employers Reference Number

ERN for each policyholder/joint insured or confirmation if exempt: **0**

Business

Occupation / Business / Trade: **Contracted drilling and safe excavation operations, intrusive ground investigation services; Topographical Surveying, Utility Survey, Mapping and Tracing. Import, Assembly, Sale, Hire and Distribution of Plant and Machinery. Servicing of Compressors**

Date Business Established: **1983**

Details of Previous Relevant Trade Experience: **N/A**

Name of Existing Insurer: **Liberty Mutual**

Trade Registrations/Memberships

Is the company accredited by or a full member of any trade association, federation or other?: **Yes**

If Yes, state name(s) of organisation(s):

CHAS	No
Constructionline	Yes
Civil Engineering Contractors Association (CECA)	No
Institution of Civil Engineers (ICA)	No
National Skills Academy for Power	No
Safecontractor	Yes

Other (Enter details) **British Drilling Association, The Survey Association, SMAS Worksafe (SSIP), Achilles RISQS, ISO9001 & OHSAS18001**

Claim History

Have you suffered a claim or loss or incident which would have given rise to a claim whether insured or not during the last 5 years relating to any employers or public/products liability? **Yes**

Total Number of Claims: **1**

Total Amount Paid and Outstanding: **£29,657.20**

Areas of Work

Percentage of work is carried out at the following premises:

a) Private dwelling houses and flats **N/A**

b) Commercial buildings **N/A**

c) Industrial buildings **N/A**

Percentage of work carried out as 'New Build' work: **N/A**

Use of Heat

Do you or your employees use any blow lamps, flame cutting or welding plant or other heat producing plant or processes away from your premises? **Yes**

State percentage of work involving use of heat: **5%**

Work at Height

Maximum height at which work is carried out: **Unrestricted**

Work at Depth

Maximum depth at which work is carried out: **Unrestricted**

Health and Safety

Risk Assessment and Method Statements

- Have you completed a general Risk Assessment? **Yes**
- In addition, do you carry out individual assessments for each site/workplace? **Yes**
- Have competent person(s) been identified to carry out risk assessments? **Yes**
- Have you completed a general Method Statement? **Yes**
- Do you do issue individual method statements for each site/workplace? **Yes**

Personal Protective Equipment (PPE)

- Is PPE provided to all employees, and training provided how to use/wear such equipment? **Yes**
- Have all employees signed to acknowledge receipt of such equipment? **Yes**
- Is the use of PPE strictly enforced? **Yes**

Training

- Do you check and ensure all personnel operating the machinery and equipment have been trained in their safe and proper use? **Yes**
- Do you maintain and retain training and competency records for all employees in the use of such equipment? **Yes**

Plant, Equipment & Vehicles

- Is there a system for the inspection of all work equipment and vehicles in order to identify defects and hazards and to ensure any corrective action is taken? **Yes**
- Is all equipment requiring statutory inspection identified and routinely inspected? **Yes**

Safety Policy

- Do you have a general policy statement with a clear declaration to ensure the health, safety and welfare of employees and others? **Yes**
- Are arrangements provided for health and safety induction training and maintaining H&S training records? **Yes**
- Is there a named person responsible for carrying out the Company's Health and Safety policy? **Yes**

Activity Information

- 1) Do you undertake work or operate as a 'Labour Supply' company or provide 'Labour Supply' to other companies? **No**
- 2) Do you undertake work:
 - a) in, or immediately adjacent to, any of the following Hazardous Locations: airports, aerodromes, runways, helipads or landing strips, aircraft or other aerial devices, jetties, or piers, ships, vessels or watercraft, hovercraft or air cushioned vehicles, docks, dams or aqueducts, mines or quarries, nuclear power stations or any designated nuclear sites, oil refineries, petrochemical installation or related storage sites, chemical plants, fuel tanks, or storage vessels, offshore installations including rigs? **Yes**
 - b) involving any form of railway work (including railway lines, railway installations or premises connected to and forming part of any railway infrastructure)? **Yes**
 - c) involving the use of cranes, cradles, slings, bosun chairs, abseiling equipment or the like? **Yes**
 - d) on towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers or similar? **Yes**
 - e) on or immediately adjacent to motorways? **Yes**
 - f) involving the use of scaffolding? **Yes**
 - g) involving demolition of any structure? **No**
 - h) involving the use of explosives? **No**
 - i) involving the use or handling of asbestos, silica PCB's or lead? **Yes**
 - j) involving underpinning, pile driving, tunnelling, mines and or underground work? **No**
 - k) involving the use of handling of toxic, radioactive, hazardous chemicals or materials? **Yes**
 - l) where the noise level at any place of work exceeds the first action level (85dB(A))? **Yes**
 - m) within confined spaces as defined by the Confined Spaces Regulations 1997? **No**
- 3) Is any work undertaken outside Great Britain, Northern Ireland, The Channel Islands and The Isle of Man? **Yes**
- 4) Have you entered into any agreements assuming liability for injury, illness, loss or damage for which you would not have been liable in the absence of such agreement? **No**
- 5) Do you undertake any design work on a fee only basis? **No**
- 6) Will products be used in aircraft, ships or offshore or exported to the USA or Canada as far as you are aware? **No**

Hazardous Waste Products

Do you discharge any hazardous waste products (e.g. Chemicals, gases, radioactive substances, dust, fumes or vapours) into the atmosphere, sewers, waterways or elsewhere? **No**

Bona Fide Sub-Contractors

If Bona Fide Sub-Contractors are used, do you check the adequacy of their Insurances in accordance with the Bona Fide Sub-Contractors Endorsement/Condition forming part of this Policy? **Yes**

Wages and Turnover

Wages - Own Employees wages including persons employed by, offering services as, or who are labour-only sub-contractors, any self-employed, any person hired from recruitment agencies, any person under a contract of service or apprenticeship with another employer who is hired to or borrowed by the Insured, any person participating in any government or otherwise authorised work experience, training, study, exchange or similar scheme and any voluntary persons. Please state your estimated wages, payments and turnover for the next 12 months for the following categories;

Work at Own Premises

Wages

Employees / Directors / Labour Only Sub-Contractors:

Clerical / Administrative work	£	120,000.00
General Yardwork	£	-
Manual Work	£	-
Use of fixed woodworking machinery and / or other power driven machinery	£	-

Work Away from Your Own Premises

Wages

Employees / Directors / Labour Only Sub-Contractors:

Directors Manual	£	-
Supervisory work / foreman	£	-
Drivers	£	-
Ground level manual work	£	-
Other work	£	780,000.00

Bona Fide Sub-Contractors:

Payments to Bona-Fide Sub-Contractors (BFSC - supply and fix)	£	25,000.00
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Turnover

Annual Turnover for the next 12 months :	£	3,445,000.00
of which Cost of Materials amounts to	£	-
of which Sales amounts to	£	395,000.00

Material Facts/Additional Information

Are there any material facts or any other information which needs to be disclosed to the Company which has not already been answered in the previous questions and statements? Yes

If at any time anything shall occur materially affecting the risks covered by this Policy, you must as soon as possible give notice in writing to the Company.

Additional Underwriting Information

The Insured work both trackside and platform side, under rail possessions with PTS trained staff.
Drilling boreholes with both rotary and window sampling rigs, taking core samples under the direct instruction and supervision of our client (the contractor). They are involved in no design or build work on the rail and are not involved in any work planning – they supply operated drilling rigs only. Anything within 5 meters of a track would be determined to be Possession Track and would thus not be live.
Holes drilled have a maximum of 100m depth by max 250mm in diameter.
Rail contracts are likely to equate to 20% of work.
10% rail work will relate to incidental red zone work. Any work of this nature will be under 'Safe System' of work which will entail the use of barriers and be under control of Network rail.

Less than 1% of turnover relates to the insured drilling monitoring bore holes at fuel facilities on airports including Heathrow.
Work could be undertaken adjacent to runways, however work is not undertaken near any aircrafts or runways that are currently in use.
It is noted that this is not an airspace liability policy and if this cover is required it would need to be sourced separately by the client.

Borehole drilling for monitoring at fuel depots such as Buncfield as well as individual Petrol Station equates to approximately 30% of work

£10,000 of work will be undertaken within Europe, any use of local labour is excluded.

The insured may undertake work on motorways, dual carriage ways and/or highways, of which if it is a live traffic situation, either they or their client will be responsible under law for a traffic management system to be in place, maintaining a legal minimum distance from live traffic and personnel and equipment.

The insured may undertake incidental, non-licensed Asbestos removal relating to no more than 10% of overall turnover. Any licensed Asbestos will be removed by specialist BFSC only. ****Additional information 2019, Insured will on occasions work on bridges/viaducts, non structural work. Underground work has been referenced, but this is regarding the process of drilling, rather than the insured working underground. Asbestos noted as above and as per last year. On occasions, work can be undertaken on jetties and piers, subject to ex heat and non structural. Mines/quarries, all work at ground level. Nuclear power stations, oil refineries and chemical plants, non-safety critical areas only. Insured will undertake drilling work between railway sleepers, green zone only for this type of work, always under supervision of network rail and main contractor.

How we use Personal Information

Thames Underwriting Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

For further information on how your information is used and your rights in relation to your information please see our Privacy Policy which can found at www.thamesunderwriting.com. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Credit Searches

In assessing your application/renewal, to prevent fraud, check your identity and to maintain the Company policy records, the Company may search files made available to the Company by credit reference agencies. The Company may use credit reference agencies to obtain a credit score. The acceptance or rejection of your application/renewal will not depend only on the results of the credit scoring process.

DECLARATION

I/We declare that the answers given to questions in this statement of fact are true and complete to the best of my/our knowledge and belief.

I/We understand that any material fact, which is information that may influence the Insurer in the acceptance of or assessment or pricing of this insurance has been disclosed and recorded.

I/We understand that if I/we have not given full and true answers to all questions asked in this Statement of Fact that my/our insurance may not protect me/us in the event of a claim.

I/We agree to accept the terms and conditions contained in the Policy wording along with any Additional Endorsements applying to this insurance.

Signature of Proposer:

Name:

Position in Company:

Date (DD/MM/YYYY):