

LIABILITY RENEWAL SCHEDULE

Certificate Wording/Reference:	Liability: ABE2200048
Policy Number:	CS/LIAB/6414157
Insured:	Pied Piper Educational Resources Ltd
Correspondence Address:	Strawberry Cottage, North Downs Close, Ashley, Dover, Kent,, CT15 5HZ
Trade / Occupation:	Unlisted 100% Air Conditioning & Audio & Visual Equipment Installation
Period of Insurance:	28 September 2023 to 27 September 2024 both days inclusive
Renewal Date:	28 September 2024
Insurer:	Liability - Accelerant Insurance Europe SA
Excess:	As stated in the certificate wording and/or conditions
Employers Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.72% on Manual Principals
Public/Products Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.25% on estimated annual turnover UK 0.00% on payments to bona-fide subcontractors

LIMITS OF INDEMNITY

EMPLOYERS LIABILITY:	any one occurrence	£10,000,000
PUBLIC LIABILITY:	any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance	£5,000,000
PRODUCTS LIABILITY:	any one occurrence and in all in the Period of Insurance	£5,000,000
LEGAL EXPENSES:	any one event	Not Insured
LEGAL EXPENSES:	Aspect Enquiries	Not Insured
LEGAL EXPENSES:	Employment Disputes Compensation Awards aggregate limit payable during any Period of Insurance	Not Insured
TOOLS:	Total Sum Insured	Not Insured
TOOLS:	Maximum any one item	Not Insured

EXCESSES

Third Party Property Damage and Bodily Injury Excess

£250.00

Aspect Enquiries Excess

£250.00

TRADING ADDRESSES

Primary Trading Address:	Strawberry Cottage, North Downs Close, Ashley, Dover, Kent,, CT15 5HZ
Trading Addresses:	

ADDITIONAL CONDITIONS

B0750RNAFB2200210

825: HAZARDOUS LOCATIONS EXCLUSION

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;

850: CYBER LIABILITY EXCLUSION

The Insurer shall not provide indemnity under this insurance against liability caused by or arising from

the use or misuse of the Internet or similar facility;

any electronic transmission of data or other information;

any computer virus or similar problem;

the use or misuse of any Internet address Website or similar facility;

any data or other information posted on a Website or similar facility;

any loss of data or damage to any computer system including, but not limited to, hardware or software;

the functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility;

any infringement, whether intentional or unintentional, of any intellectual property rights including, but not limited to, trademark, copyright or patent.

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.

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 or undertaking any work involving asphalt or bitumen tar boilers: 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 at ground level. 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 and the equipment and work is not to be left unattended at any time whilst in use.
- (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.

L083: Height Limit 6 Metres

We will not indemnify You in respect of any claim arising out of work exceeding 6 metres above the ground level unless a different height limit is shown in the Schedule.

L091: Legionnaires Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from the spread or contraction of legionnaire's disease.

L095: Loss, Damage or Corruption of Data 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 the loss, damage or corruption of any data, held on or created by, any electronic data processing equipment or system.

L114: Personal Protective Equipment Condition

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

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.

L136: Safety Harness Condition

It is a condition precedent to Our liability 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) a main guard rail of at least 910mm above the edge;
- b) a toe board of at least 150mm high;
- c) an intermediate guard rail or other barrier so that there is no gap of more than 470mm.

L66: Electrical Work Restriction

The Company's liability does not apply to legal liability arising out of or in connection with any work undertaken on

1 Computers or Computer Suites

2 Fire or Intruder Alarms

Chapman & Stacey

Underwriting Agency

3 Lifts or escalators

STATEMENT OF FACT

Disclosure

This product meets the demands and needs of those Business proprietors who wish to have cover in place to protect their assets and earnings. Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. You should check your Schedule and Statement of Fact carefully to ensure you have the required cover.

This statement does not form part of the terms and conditions of your policy.

This Statement of Fact forms part of your insurance contract. It is a record of answers specifically provided to ourselves, and also of some Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. The information recorded in this document has been material to our assessment of :

1) your eligibility for this policy; 2) the terms and conditions applying to your policy; 3) your insurance premium.

Please check this form immediately. If any of the information is incorrect please call your broker on their usual number - failure to do so could invalidate the policy from inception or result in a claim being repudiated.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have ever:

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	No
b) been disqualified from being a company director?	No
c) had a County Court Judgement or Sheriff Court Decree?	No
d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences?	No
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters?	No

The Business

Correspondence Address	Strawberry Cottage, North Downs Close, Ashley, Dover, Kent., CT15 5HZ
How many years have you been trading?	19
What date would you like cover to begin?	
Is there any manual work away from the premises other than collection & delivery?	Yes
If yes, please provide full details below:	
See trade	
Is there any work at height or depth or in enclosed spaces?	Yes
If yes, please provide full details below:	
6 metres	
Do you or any of your employees engage in the application of heat away from the business premises?	Yes
If yes, please provide full details below:	
Inclusion of heat work - brazing equipment (small percentage of work undertaken but was unable to give a percentage figure	
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?	No
Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways?	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract?	Yes
If yes, please provide full details below:	
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	Yes
Do you have less than 5 employees?	Yes
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	Yes
Do you record in document form the above risk assessments?	Yes
Do you have a formal safety-training plan for employees?	Yes
Do you have a document procedure for high-risk activities?	Yes

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

The Financials

Estimate Annual Turnover:

UK	£250,000
USA/Canada	£0
Rest of the World	£0
Payments to bona-fide subcontractors	£60,000

Number of Employees:

Clerical Principals/Directors	3
Manual Principals/Directors	0
Clerical staff/LOSC's	0
Manual staff/LOSC's	0

Estimated Annual Wagerolls:

Clerical Principals - non manual labour	£0
Clerical Employee's - non manual labour	£0
Manual Principals	£20,000
Manual Employee's - Drivers / Yardsmen	£0
Manual Employee's - Woodworking machinists	£0
Manual Employee's -All other	£0
Labour only subcontractors	£0