

Agent / Booklet  
UK 81172 / CCC 0612 (3)

Policy number (Broker reference)  
UK CCC 9025796 (16364246)



Blackfriars Insurance Brokers Ltd  
6 Congleton Road  
SANDBACH  
Cheshire  
CW11 1HN

Policy Number	UK CCC 9025796
Period of Insurance	from 5th March 2013 to 4th March 2014
Reason for Issue	New Business
Date of Issue	6th March 2013

Insured name in full	Mr Mark Stewart
Trading Name(s)	
Correspondence Address	14A Shetland Close Fearnhead Warrington WA2 0UW
Trade	Plumbing and heating engineer - domestic/small commercial only
Business	Plumbing And Heating Engineer - Domestic/Small Commercial Only, Property Maintenance/Repairers
Business Status	Sole Trader

Premium for the period	£619.20
Insurance Premium Tax (IPT)	£37.16
Total Premium	£656.36

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<b>Section 1</b>	<b>Material Damage</b>	<b>Not Included</b>
<b>Section 2</b>	<b>Business Interruption</b>	<b>Not Included</b>
<b>Section 3</b>	<b>Money</b>	<b>Not Included</b>
<b>Section 4</b>	<b>Stock In Transit</b>	<b>Not Included</b>
<b>Section 5</b>	<b>Deterioration of Stock</b>	<b>Not Included</b>
<b>Section 6</b>	<b>Loss of Licence</b>	<b>Not Included</b>
<b>Section 7</b>	<b>Employee Theft</b>	<b>Not Included</b>
<b>Section 8</b>	<b>Contractors All Risks (C A R)</b>	<b>Not Included</b>
<b>Section 9A</b>	<b>Employers' Liability</b>	<b>Included</b>
<b>Limit of Liability</b>		£10,000,000
<b>Employees Activity</b>	<b>Employment Status</b>	<b>Max No. Employees</b>
Plumbers	Employees	0.5
Property maintenance / repair	Employees	0.5
<b>Section 9A Endorsements - For text see attached Endorsements Schedule.</b>		
G10 - Contractors Conditions		
G60 - Wood-Working Machinery Exception		
<b>Sections 9B</b>	<b>Public Liability</b>	<b>Included</b>
<b>Limit of Liability</b>		£5,000,000
<b>Business Activities</b>		<b>Max No. People</b> (ex clerical)
Plumbers		1
Property maintenance / repair		1
<b>Section 9B Excess</b>		£250
<b>Section 9B Endorsements - For text see attached Endorsements Schedule</b>		
G10 - Contractors Conditions		
G43 - Fires Condition		
G60 - Wood-Working Machinery Exception		
<b>Sections 9C</b>	<b>Products Liability</b>	<b>Included</b>
<b>Limit of Liability</b>		£5,000,000
<b>Section 9C Excess</b>		£250
<b>Section 9C Endorsements - For text see attached Endorsements Schedule.</b>		
G10 - Contractors Conditions		
G43 - Fires Condition		
G60 - Wood-Working Machinery Exception		
<b>Section 10</b>	<b>Legal Expenses</b>	<b>Not Included</b>

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### G10 - Contractors Conditions

We will not cover claims for Damage or Injury arising out of work done by You or on Your behalf at the following locations unless You have told Us that You work there and We have agreed to provide cover:

1. power stations or nuclear installations.
2. refineries, bulk storage or production premises in the oil, gas or chemical industries.
3. offshore, underwater or underground.
4. on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat).
5. airside at airports.
6. railway red zones.

#### If You use Sub-Contractors

It is a condition precedent to Our liability for Damage or Injury that if You use sub-contractors who are not Employees You must ensure that they hold employers' and public liability insurance that:

1. provides limits of liability of not less than the amounts covered by this insurance.
2. covers You as principal.

You must not agree to cover the liabilities of, nor waive Your rights of recourse against, a sub-contractor who is not an Employee. (an Employee is any of the following whilst they are working on Your behalf in connection with the Business:

- a) an employee under a contract of service or apprenticeship with You,
- b) a labour master or any person supplied by him,
- c) a labour only sub-contractor,
- d) a self employed person working for You and under Your control,
- e) a person hired by You, borrowed by You or embedded in Your Business,
- f) a person undertaking study or work experience or youth training scheme with You,
- g) a voluntary worker,
- h) a working director where You are a limited company.)

#### If Your Employees work at height

It is a condition precedent to Our liability for Damage or Injury that if any of Your Employees work at a height exceeding 5 metres above floor level You must ensure that either:

1. they use fall-arrest equipment consisting of a full-body harness, shock absorbing lanyard and connecting hook, carabiner or ring or
2. they use a work positioning system that prevents a fall from height consisting of a waist belt, full-body or chest harness, rope or web lanyard and connecting hook, carabiner or ring or
3. they are undertaking roped access work in accordance with the provisions of the Code of Practice For The Use Of Rope Access Methods For Industrial Purposes BS7985 2002.

In any case You must:

1. maintain a formal record of the equipment supplied to and received by them.
2. ensure the equipment conforms to BS EN standards.

This condition relating to work at height does not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

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

This condition relating to work at height only applies to Section 9A Employers' Liability.

#### If You or Your Employees use heat

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees use heat away from Your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters) the following precautions must be taken:

1. adequate and suitable portable fire extinguishers (Complying with BS EN 3) in full working order must be kept at each area of work.
2. the area in the immediate vicinity of the work must be cleared of all movable combustible material. Any combustible materials which cannot be moved must be covered and protected by over-lapping sheets or screens of a non-combustible material.
3. a fire safety inspection of the working area to check for smoke, smouldering or flames (including the spaces behind walls and screens or partitions and above false ceilings) must be made at regular intervals during work and between 30 and 60 minutes after completion of each period of work. Immediate steps must be taken to extinguish any smouldering or flames when discovered provided it is safe to do so.
4. heat equipment must not be left unattended whilst hot, lit or switched on.
5. the heating of asphalt, bitumen, tar or pitch must be carried out in the open in a vessel designed for that purpose placed on a non-combustible surface.
6. the appropriate hot work permit and or gas free certificate must be obtained.

This condition relating to the use of heat only applies to Section 9B Public Liability and Section C Products Liability.

#### If You or Your Employees make excavations

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees make excavations that before You or an Employee starts any digging, boring or other excavation You must:

1. try to identify the location of any underground cables, pipes and or other services that could be damaged by the excavations. This includes contacting the appropriate authorities or owners of the cables, pipes or other services.
2. retain a written record of measures which You take to locate the cables, pipes or other services.
3. convey the location of the cables, pipes or services to anyone who is carrying out the excavation work on Your behalf.

We will not cover any penalties or fines which are imposed on You.

This condition relating to the making of excavations only applies to Section 9B Public Liability and Section 9C Products Liability.

#### If You or Your Employees handle or dispose of waste

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees handle or dispose of waste this must be done in accordance with any regulations pertaining to such waste and the disposal of waste by You or on Your behalf must be at sites approved and licensed to accept such waste by the relevant authority.

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This condition relating to the handling or disposal of waste only applies to Section 9B Public Liability and Section 9C Products Liability.

#### **G43 - Fires Condition**

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees burn waste or other materials within 30 metres of any building, road or railway You must ensure that:

1. fires are not left unattended,
2. fires are extinguished at least 30 minutes before the area is vacated and that an inspection to ensure that the fire is fully extinguished is made immediately before leaving,
3. precautions are taken to prevent the escape of smoke or dust which might cause Injury or Damage,
4. waste or other materials to be burnt are checked to ensure that no explosive substances or pressurised containers are present,
5. adequate and suitable portable fire extinguishers (complying to BS EN 3) in full working order are kept at each fire site.

#### **G60 - Wood-Working Machinery Exception**

We will not cover claims arising out of Your Employees use of powered wood-working machinery, other than handheld or portable tools.

### Public and Products Liability Certificate

This certificate has been issued by Chaucer Insurance to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

**Certificate No.: UK CCC 9025796**

Name of Certificate holder: **Mr Mark Stewart**  
Trading Name(s):  
Business Description: **Plumbing And Heating Engineer - Domestic/Small Commercial Only, Property Maintenance/Repairers**  
Date of commencement of insurance: **5/03/2013**  
Date of expiry of insurance: **4/03/2014**  
Public Liability limit of liability: **£5,000,000**  
Products Liability limit of liability: **£5,000,000**  
Endorsements applying: **G10 - Contractors Conditions  
G43 - Fires Condition  
G60 - Wood-Working Machinery Exception**

Signed on behalf of those Lloyd's Underwriters subscribing to the above insurance (Authorised Insurers)

K Barber  
Underwriter



Name and address of issuing intermediary:

Blackfriars Insurance Brokers Ltd  
6 Congleton Road  
SANDBACH  
Cheshire  
CW11 1HN

Issuing intermediary's reference: 16364246  
(if different from the Policy Number stated above)

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## Certificate of Employers' Liability Insurance<sup>(a)</sup>

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the Certificate).

**Certificate No.:** UK CCC 9025796

Name of Certificate holder: **Mr Mark Stewart**

Trading Name(s):

Date of commencement of insurance: **5/03/2013**

Date of expiry of insurance: **4/03/2014**

**We hereby certify that subject to paragraph 2:-**

- 1 the insurance to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
- 2 the minimum amount of cover provided by this insurance is no less than £10,000,000<sup>(c)</sup>

Signed on behalf of those Lloyd's Underwriters subscribing to the above insurance (Authorised Insurers)

K Barber  
Underwriter



### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the insurance covers the holding company and all its subsidiaries, or that the insurance covers the holding company and all its subsidiaries except any specifically excluded by name, or that the insurance covers the holding company and only the named subsidiaries.
- (b) specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. where 2(b) is applicable, specify the amount of cover provided by the relevant insurance.

Note: The information below this line does not form part of the statutory certificate. Those underwriters at Lloyds on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary.

Name and address of issuing intermediary:

Blackfriars Insurance Brokers Ltd  
6 Congleton Road  
SANDBACH  
Cheshire  
CW11 1HN

Issuing intermediary's reference: 16364246  
(if different from the Policy Number stated above)

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