Contractors Liability Insurance Adjustment Schedule

Issued by:	Michael Ayers		
Date of Issue:	07 December 2020		
Policy Number:	SIEL20CL-000306		
Period of Insurance:	From:	07 December 2020	(both days inclusive, local standard time, at the address of the Insured)
	To:	12 July 2021	
Renewal Date:	12 July 2021		

Company Name:	Lord Roofing and Ground Works Ltd
Client Name:	Mr James Moore
Correspondance Address:	Unit 1B Dean and Chapter Industrial Estate, Ferryhill, DL17 8LH
Main Business Activity:	General Builders - Domestic & Light Commercial
Additional Activity:	
Policy Wording:	SIELv1
Governing Law:	Laws of England and Wales

Total Number of Employees:	Working Directors/Principals:	1
	Manual Employees:	4
	Clerical Employees:	1
	Labour only Subcontractors:	2
	Temporary Employees:	No

<u>Public Liability:</u>	Limit of Indemnity:	GBP	5,000,000.00
	Standard Excess:	GBP	250.00

(Excess = Each and every claim including costs and expenses)

Public/Products Liability - Any one occurence but aggregate for Products and Pollution

<u>Employers Liability:</u> (excluding any offshore exposure)	Limit of Indemnity:	GBP	10,000,000.00
		(costs inclusive) Any one occurence	
<u>Contract Works:</u>	Hired in Plant:	See HSB Schedule of Cover	

Premium:	**New Business Premium:**	**GBP**	**-**
	Insurance Premium Tax at 12%:	**GBP**	**-**
	FMB Insurance:	**GBP**	**-**
	Total Premium:	**GBP**	**-**

Conditions applicable:	L45	Professional Advice Exclusion
	L116	Design and Advice Exclusion
	L/2089	Failure to Perform Exclusion
	L/134	Computer Risks Exclusion
	L/2004/3	
	L/2080/1	
	L/2095/1	
	L/2020/2	
	L/2007/3	
	L/2008/2	
	L/2009/2	
	LMA5396	

Subjectivities:	Not Applicable
Underwritten by:	Starr International (Europe) Ltd whose registered office is at 4th floor, 30 Fenchurch Avenue, London, EC3M 5AD & HSB Engineering

Conditions:

Please note that under the Public Liability Section of the policy, the following Conditions appear as standard:

- Fire Precautions
- Underground Services
- Bona Fide Subcontractors

Please refer to the Policy Wording for the full wording of these Conditions.

Please refer to the 'Conditions Applicable' section on the previous page and read the relevant exclusions.

L45	Professional Advice Exclusion This policy does not cover liability arising from or as a consequence of any error or omission of the insured in the exercise of his profession.
L116	Design and Advice Exclusion This policy does not cover liability in respect of Injury loss or damage caused by or arising out of A. the formula design specification drawing or plan of B. any defect in or omission from the directions or advice given by the Insured in connection with any Products.
L/2089	Failure to perform Exclusion Section 1 of this policy does not cover liability in respect of injury loss or damage caused by or arising out of the failure of any products to perform their intended function.
L/134	Computer Risks Exclusion This policy does not cover liability A. arising from or as a consequence of any error or omission of a professional nature in connection with the business B. in respect of damage to or loss destruction or erasure of any information data or records in any computer or peripheral equipment.
L/2080	Underground Services Excess Section 1 of this policy does not cover the first GBP1000 of all compensation costs and expenses payable in respect of each occurrence of loss of or damage to pipes cables or other underground services.
L/2004	Domestic & Light Commercial Work Limitation This policy does not cover any work other than in connection with private dwellings shops offices public houses guest houses or private hotels all having not more than four floors (including the ground floor and attic).
L/2095	2 metre depth limit This policy does not cover any work involving excavations exceeding in any part a depth of 2 metre from the surface.
L/2020	Heat Exclusion Sections 1 and 2 of this policy do not cover any work involving the use of MIG welding or flame-cutting equipment.
L/2007	Cavity Wall Sections 1 and 2 of this policy do not cover the handling or use Insulators of A. urea formaldehyde B. asbestos or material containing asbestos.
L/2008	Section 1 of this policy does not cover liability in respect of Injury loss or damage caused by or arising out of the failure of any insulation to perform its intended function.
L/2009	In respect of Section 1 of this policy it is a condition precedent to any liability of STARR that only materials approved by the British Agreement Board are used in any cavity wall insulation and that the Insured are British Agreement Board approved contractors.

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

LMA5396

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

General exclusion – Terrorism

(Not applicable to Employers Liability, Public Liability or Products Liability Insurance)
Except in respect of loss, destruction or damage or any consequential loss in Northern Ireland, all reference to terrorism in this policy or in any section of this policy, including any schedule, terms, definitions, exclusions, provisions, conditions or endorsements attaching to or forming part of this policy or any section of this policy, is cancelled and of no further effect and is replaced by the following: -

This policy does not cover loss, destruction or damage or any consequential loss occasioned by or happening through or in consequence directly or indirectly of terrorism, except to the extent stated in the Special Provision – Terrorism below.

For the purposes of this policy Terrorism shall mean -

Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence.

In any action, suit or other proceedings where the Insurer alleges that by reason of this definition any loss, destruction or damage or any consequential loss is not covered (or is covered only up to a specified limit of liability), the burden of proving that such loss, destruction or damage or consequential loss is covered (or is covered beyond such specified limit of liability) shall be upon the Insured.

Special Provision – Terrorism

Subject otherwise to the terms, definitions, exclusions, provisions, conditions and endorsements attaching to or forming part of this policy or of any section head of this policy, this policy extends to cover loss, destruction or damage or any consequential loss in England, Wales and Scotland (other than the territorial seas adjacent to them as defined by the Territorial Sea Act 1987) by Specified Events, occasioned by or happening through or in consequence of Terrorism as defined above, provided that in so far such loss, destruction or damage or consequential loss is insured by this policy or any section of this policy, the liability of the Insurer for any one Loss Occurrence in respect of such loss, destruction or damage or consequential loss shall not exceed

a) for premises or major portions of premises not occupied solely as private dwellings or blocks of flats

- i. GBP100,000 for buildings and completed structures
- ii. GBP100,000 for other property
- iii. GBP100,000 for Business Interruption
- iv. GBP100,000 for Book Debts

b) for premises or major portions of premises occupied solely as private dwellings or blocks of flats

- i. GBP2,500,000 for buildings and completed structures
- ii. GBP2,500,000 for other property
- iii. GBP2,500,000 for Business Interruption

Or

c) any sum insured or limit of liability in this Policy or any Section of this Policy whichever is the less

For the purpose of this Special Provision –

‘Special Events’ shall mean fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

‘Loss Occurrence’ shall mean all individual losses arising in respect of a continuous period of 12 hours of which the proximate cause is the same act of Terrorism.

Any provision in this policy or any section of this policy, which provides for any sum insured or limit of liability to be automatically reinstated following a loss shall not apply to losses covered by this Special Provision.