

LIABILITY RENEWAL SCHEDULE

Certificate Wording/Reference:	Liability: C&S/Watford010519	
Policy Number:	CS/LIAB/4557043	
Insured:	Raymond Coupland t/as Raymond Coupland Environmental	
Correspondence Address:	11 Town Gate, Foulridge, Colne, BB8 7PL	
Trade / Occupation:	Other 100% Design, manufacture/assembly, fitment & service of Gas Detection and Alarm systems for safety and environmental monitoring applications. They provide Oxygen Depletion Systems, Oxygen Enrichment Systems, Carbon Dioxide Monitoring systems, Carbon Monoxide Gas systems and Brownfield & Landfill Gas Detection & Monitoring Systems	
Period of Insurance:	07 October 2019 to 06 October 2020 both days inclusive	
Renewal Date:	07 October 2020	
Insurer:	Liability - Watford Insurance Company Europe Ltd	
Excess:	As stated in the certificate wording and/or conditions	
Employers Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.25% on Clerical 1% on Other Manual Employees	£500.00
Public/Products Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.15% on estimated annual turnover UK	£375.00
Total Premium:		£875.00
Insurance Premium Tax		£105.00
Policy Administration Fee:		£25.00
Total Amount Due:		£1,005.00

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:	11 Town Gate, Foulridge, Colne, BB8 7PL
Trading Addresses:	

ADDITIONAL CONDITIONS

L044: Efficacy Exclusion

We will not indemnify You in respect of any claim arising from the failure of any Product to perform the function for which it was intended or Your failure or partial failure to carry out the task or function for which You were engaged.

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.

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.

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.

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 never:

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|---|------------|
| a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures? | Yes |
| 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 |

Additional Information regarding the statement of fact:

Insured was director of Ox-An Gas Detection Ltd which went into compulsory liquidation commencing on 13/11/2012:

The Business

- | | |
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| Correspondence Address | 11 Town Gate, Foulridge, Colne, BB8 7PL |
| How many years have you been trading? | 3 |
| 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: | |
| Fitment & Service | |
| Is there any work at height or depth or in enclosed spaces? | Yes |
| If yes, please provide full details below: | |
| Max 10m Height | |
| Do you or any of your employees engage in the application of heat either on or away from the Business premises? | Yes |
| If yes, please provide full details below: | |
| Soldering Only | |
| 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? | No |
| Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? | Yes |
| a) manual handling b) COSHH c) working with machinery d) work at height | |
| 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	£0

Number of Employees:

Clerical Principals/Directors	0
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	£50,000
Manual Principals	£0
Manual Employee's - Drivers / Yardsmen	£0
Manual Employee's - Woodworking machinists	£0
Manual Employee's -All other	£37,500
Labour only subcontractors	£0

COMPLAINTS

We aim to provide a first class service, however, if you feel the need to complain, or feel that we have not fulfilled our obligations; please follow our complaints procedure as set out below.

Primarily, please make contact with your placing broker detailing your complaint. If you are not satisfied with their response you can write to the Complaints Department of Chapman & Stacey Ltd. After this action, if you are not satisfied, you should address your complaint to underwriters directly (details available on request).

After this, if the complaint is still not resolved & relates to a UK regulated entity, you can approach the Financial Ombudsman Service who may consider your complaint if:

- We and the underwriters have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than 1,000,000

Referral to the Ombudsman will not affect your rights to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

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 or by contacting the FCA on 0800 111 6768.

ALTERATION TO STATEMENT

Any alteration to Statement of Fact take precedent over the information stated above.