

# Combined Liability

## POLICY SCHEDULE

Please check that this policy schedule is accurate and meets with your requirements.

Intermediary:	Compare Insurance Limited (Hedron Net)		
Policy Number:	CLMU25588169ASC		
Insured:	G8 Building Ltd		
Insured's Address:	176 Cressex Road High Wycombe Buckinghamshire  HP12 4UA		
Insured's Business:	Building & Roofing Contractors Including the Use of Heat		
Period of Insurance:	From 31 March, 2025 To 30 March, 2026 Both Days Inclusive		
Territorial Limits:	As stated within the policy section		
Premium:	Employers Liability	100% Minimum & Deposit	GBP 650.00
	Public/Products Liability	100% Minimum & Deposit	GBP 1,450.00
	Premium		GBP 2,100.00
	Insurance Premium Tax:		GBP 252.00
	Policy Fee:		GBP 75.00
	Total Premium:		GBP 2,427.00
	(Subject to adjustment as per year end adjustment condition)		
Insurers:	Ascot Syndicate 1414 at Lloyd's		
Additional Endorsements:	WORKING DEPTH LIMIT EXCLUSION HAZARDOUS LOCATIONS EXCLUSION WORK AT HEIGHT EXCLUSION HAZARDOUS WORKS EXCLUSIONS (AMENDED) £1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM PERSONAL PROTECTIVE EQUIPMENT CONDITION MINIMUM & DEPOSIT AND YEAR END DECLARATION CONDITION PRECEDENT SUBJECTIVITIES CONDITION PRECEDENT		

CONDITION PRECEDENT NOTICE  
FORKLIFT TRUCKS CONDITION PRECEDENT  
BONA-FIDE SUB CONTRACTORS CONDITION PRECEDENT  
HOT WORKING USE OF HEAT EQUIPMENT AWAY PREMISES CONDITION  
UNDERGROUND SERVICES CONDITION PRECEDENT  
WASTE DISPOSAL CONDITION PRECEDENT  
SAFETY HARNESS CONDITION PRECEDENT (GENERAL)  
FORM: CLW 1.0 03/21

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Limit of Indemnity:

Section 1

Employers Liability: GBP 10,000,000  
any one claim or series of claims arising out of one occurrence other than in respect of Terrorism & Asbestos where GBP 5,000,000 any one claim or series of claims shall apply.  
(Including Costs & Expenses)

Section 2

Public Liability: GBP 5,000,000  
any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the period of insurance.

Section 3

Products Liability: GBP 5,000,000  
any one occurrence and in the Aggregate  
Terrorism & Asbestos Excluded

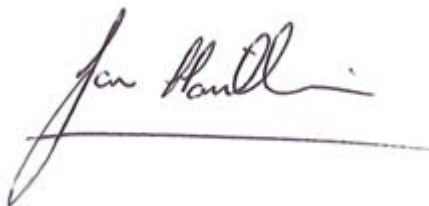
Excess: £1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM

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Contract Number: B6022PK25RP1145EX

Binding Underwriter: Breeze Underwriting Limited

Signed:

A handwritten signature in dark ink, appearing to read "Jim Smith", written over a horizontal line.

Issue Date: 28 March 2025

Issue Office: Breeze Underwriting Limited  
42-43 Broomfield House, Lanswoodpark Business Centre, Broomfield Rd,  
Elmstead Market, CO7 7FD

#### WORKING DEPTH LIMIT EXCLUSION

This Policy does not cover You or anyone working on Your behalf for legal liability arising from any work undertaken which is beyond a depth of one (1) metre from ground level.

All other terms conditions and exclusions of the Policy remain unaltered.

#### HAZARDOUS LOCATIONS EXCLUSION

This Policy does not cover legal liability arising out of or in connection with any activities or work undertaken by You or anyone working on Your behalf on, within or at any of the following:

1. any airport, aerodrome or helipad including runways, manoeuvring areas or aprons or any part of an airport, aerodrome or helipad to which aircraft ordinarily have access;
2. aircraft, drones and other aerial devices
3. watercraft or hovercraft (other than watercraft not exceeding ten (10) metres in length or any hand propelled boat or pontoon in inland water or coastal Territorial Limits).
4. bridges, viaducts or aqueducts;
5. chemical plants, petro-chemical plants, oil refineries, gas works or fuel, oil or chemical bulk storage sites;
6. dams or cofferdams;
7. demolition sites;
8. docks, harbours, boatyards, jetties, piers or inland waterways;
9. explosive plants, storage magazines or munition facilities;
10. nuclear plants or designated nuclear sites and facilities;
11. Offshore installations;
12. power stations;
13. quarries or opencast mines;
14. railway installations or other premises connected to and forming part of any railway infrastructure;
15. railway lines;
16. tunnels over 0.5 metres diameter;
17. underground mines or collieries;
18. underwater mines;
19. underwater/sub aqueous works or installations.

All other terms conditions and exclusions of the Policy remain unaltered.

#### WORK AT HEIGHT EXCLUSION

This Policy does not cover legal liability arising out of or in connection with any work undertaken by You or anyone working on Your behalf at a height above fifteen (15) metres from the surrounding floor or ground level.

All other terms conditions and exclusions of the Policy remain unaltered.

#### HAZARDOUS WORKS EXCLUSIONS (AMENDED)

This Policy does not cover legal liability arising out of any work undertaken by You or anyone working on Your behalf involving:

1. piling, ground stabilisation, underpinning or dewatering works;
2. mining, quarrying or tunnelling over 0.5 metres diameter;
3. any demolition work undertaken by You or anyone working on Your behalf other than any building or part thereof which is three (3) metres or less in height where such work forms an incidental part of an erection, refurbishment or extension contract;
4. the sale supply hire and/or the erection of spectator stands;
5. the use of explosives;
6. water course diversion, dams, flood protection or sea defence.

All other terms conditions and exclusions of the Policy remain unaltered.

#### £1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM

##### PERSONAL PROTECTIVE EQUIPMENT CONDITION

##### Personal protective equipment for employees and provision of work equipment

It is a condition to the Employers' Liability Section of this Policy that:

- A. You shall ensure compliance with the requirements of the Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment Regulations 1998 (PUWER) or any subsequent legislation amending or replacing such Regulations; and
- B. You must hold for Our inspection for a period of not less than five (5) years a copy of up to date records regarding the issue, maintenance and any other information which needs to be recorded in compliance with Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment Regulations 1998 (PUWER).

For further details please see Helpful Information on page 19 of Your Policy wording.

All other terms conditions and exclusions of the Policy remain unaltered.

##### MINIMUM & DEPOSIT AND YEAR END DECLARATION CONDITION PRECEDENT

This policy is 100% minimum & deposit and non refundable in the event of cancellation.

Where the premium is provisionally based on the Insured's estimates the Insured shall keep accurate records and within 30 days of expiry of the period of insurance declare such particulars as the insurer(s) require. The premium shall then be adjusted and any difference paid or allowed to the Insured as the case may be subject to any minimum premium that may apply. Where such estimates include remuneration to employees, the required declaration shall also include remuneration to all persons defined as persons employed by this policy. Failure to declare such particulars to the insurer(s) shall entitle the insurer(s) to estimate if they so wish such particulars and to assess the further premium payment due calculated on such estimated particulars.

##### SUBJECTIVITIES CONDITION PRECEDENT

It is a condition precedent to liability that all subjectivities applied to the policy are fully resolved within 30 days of the inception date. In the event that all subjectivities are not fully resolved, we reserve the right to void the policy ab initio.

#### CONDITION PRECEDENT NOTICE

We are only prepared to provide cover if You take the steps and precautions to reduce the risk of losses which are specified as condition precedent.

If You do not comply with any condition precedents set out under this policy We will not be liable for any claims under the Sections of cover to which they apply.

We will not rely on a condition precedent to exclude, limit or discharge our liability for a loss if, where Section 11 of the Insurance Act 2015 applies, You can prove that non-compliance could not have increased the risk of a loss which actually occurred in the circumstances in which it occurred.

#### FORKLIFT TRUCKS CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability and Public Liability Sections of this Policy that the use of forklift trucks is subject to the following:

1. all operatives must be over 18 years old;
2. all operatives must receive adequate information, instruction and training in the use of forklift trucks and You must retain documentary evidence of such.
3. Whenever a forklift truck is left unattended:
  - A. the ignition keys must be removed; or
  - B. the vehicle otherwise immobilised;to prevent unauthorised use.
4. The carriage of passengers or unauthorised use of the vehicle outside of its design capabilities is prohibited at all times.
5. Operatives must engage safety restraints whenever such restraints have been fitted to the vehicle.

All other terms conditions and exclusions of the Policy remain unaltered.

#### BONA-FIDE SUB CONTRACTORS CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for You and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £5,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for You.

You shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by Us when required.

All other terms conditions and exclusions of the Policy remain unaltered.

## HOT WORKING USE OF HEAT EQUIPMENT AWAY PREMISES CONDITION

Exclusion 15 (Use of Heat away from your Premises) of the Public Liability Section is deleted and the following Condition Precedent is added to the Public Liability Section of this Policy.

It is a condition precedent to Our liability under the Public Liability Section of this Policy that when equipment specified below is used by You or any one working on Your behalf who undertake work away from Your Premises that on each occasion the undernoted detailed steps and precautions are undertaken.

For all hot work away from Your Premises:

1. the Construction (Design and Management) Regulations 2015 in respect of fire safety obligations under regulations 29 and 32 are complied with;
2. where necessary a permit to use heat is obtained from any principal, site manager or property owner.

In respect of:

3. blow lamps, blow torches, flame guns, hot air guns, oxy-acetylene, other gas or electric welding equipment or angle grinders;
  - A. prior to work commencing:
    - i. the area in which such equipment is to be used must be thoroughly examined and cleared of loose combustible materials which may be in danger of ignition within the vicinity of use, including areas above or below. Where clearance or removal is not practical or fixed combustible materials are to remain in situ, such combustible materials must be covered with overlapping sheets, blankets or screens of non-combustible material;
    - ii. where such equipment is used on walls, partitions, roofs, ceilings, floors or heat conducting materials are built into or project through these, additional precautions are required. A thorough examination of the opposite side of such wall, partition, roof, ceiling or floor to ensure it is clear of any combustible materials which may be ignited by sparks or flames or conducted heat. Where clearance or removal is not practical, such combustible materials must be covered with overlapping sheets, blankets or screens of non-combustible material or other steps and precautions must be undertaken to mitigate the risk of igniting a fire;
  - B. during work:
    - i. whilst such equipment is switched on or alight it shall kept under continuous visual supervision by the user or any other designated competent person, until such time such equipment is switched off, extinguished and has cooled down after use;
    - ii. suitable fire extinguishing equipment appropriate for the work is kept available for immediate use and as near as practicable to where the work is undertaken;
    - iii. filling or refilling of gas cylinders is only to be carried out in the open outside of any building or structure;
    - iv. additional gas cylinders not in use must be safely stored in an area at least six (6) metres away from the proposed area where such equipment is being used;
  - C. after work:
    - i. immediately upon finishing work a thorough examination must be made in and about the area (including the other side of walls, partitions, roofs, ceilings or floors) where the work has been carried out to ensure that no ignition has taken place or for evidence of smouldering or transmission of heat which may cause a fire. Then further thorough examinations at thirty (30) and sixty (60) minute intervals afterwards or more frequently as required by any risk assessment;
4. tar/bitumen boilers, melting pots, vessels, tar pans with associated heating apparatus used for heating of bitumen, bituminous compounds, tar or similar materials;
  - D. during work:
    - i. whilst heating apparatus is switched on or alight it shall kept under continuous visual supervision by the user or any other designated competent person until such time such heating apparatus is switched off, extinguished and has cooled down after use;
    - ii. tar/bitumen boilers, melting pots, vessels, tar pans must be placed on a firm level surface of fire resistant material and capable of supporting the load;
    - iii. any gas cylinders must be at least three (3) metres away from the boiler during use, unless a suitable protective shield is fitted;
    - iv. suitable fire extinguishing equipment is kept in close proximity whilst heating apparatus is switched on or alight and available for immediate use;
    - v. additional gas cylinders not in use must be safely stored at least six (6) metres away from heating apparatus;

- vi. where tar/bitumen boilers, melting pots or vessels are operated on a roof or within a building or structure they must be placed in a tray or pan with a greater capacity than the contents of the container being heated;
- E. after work:
  - i. such equipment must be switched off or extinguished and thoroughly examined to ensure it has cooled down after use before moving it or leaving the site unattended.

All other terms conditions and exclusions of the Policy remain unaltered.

#### UNDERGROUND SERVICES CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that where You or anyone working on Your behalf are undertaking digging boring or excavation work You shall prior to and during the carrying out of the work take all necessary and reasonable precautions to locate and prevent loss of or damage to all underground services including cables pipes tunnels or other infrastructure.

Necessary and reasonable precautions shall include but not be limited to:

1. the use of appropriate scanning equipment to locate the position and depth of cables and pipes and other underground services or tunnels or infrastructure;
2. obtaining and reviewing maps and plans showing the services in the locality of the works from the appropriate utility providers and local authorities;
3. supplying the relevant maps plans and information as to the location of underground services to any persons undertaking such work;
4. conducting hand driven trial or test bore holes where appropriate to the work.

You will retain a written record which provides evidence that all necessary and reasonable precautions were undertaken

All other terms conditions and exclusions of the Policy remain unaltered.

#### WASTE DISPOSAL CONDITION PRECEDENT

It is a condition precedent to Our liability under this Policy that all waste material of any description shall be disposed of at a licensed refuse site in accordance with the terms of such licence.

All other terms conditions and exclusions of the Policy remain unaltered.

#### SAFETY HARNESS CONDITION PRECEDENT (GENERAL)

It is a condition precedent to Our liability under this Policy that when working at height all Employees:

- a) shall be issued with fall-arrest equipment consisting of a full body harness, a shock absorbing lanyard and connecting hook which confirm to CEN standards;
- b) shall be clipped onto a suitable anchor point other than when working in a safe zone which is protected by:
  - a. A main guard rail of at least 950mm above the platform 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.

All other terms conditions and exclusions of the Policy remain unaltered.

FORM: CLW 1.0 03/21



# Excess Protect New Business Schedule

American International Group UK Ltd

Policy Number 0032056038

17/03/2025

1. Insured *G8 Building Ltd*

2. Address *176 Cressex Road  
High Wycombe  
Buckinghamshire  
HP12 4UA  
United Kingdom*

3. Insured's Business *Fire Protection Building Contractor*

4. Period of Insurance From: 31/03/2025 To: 30/03/2026 (both days inclusive)

## 5. Coverage Items

Liability	AIG Limit of Indemnity	AIG %	Total Underlying Limit	Layer Limit	Layer Position	Underlying Insurer	Underlying Policy Number
Employers'	Not Insured	Not Insured	Not Insured	N/A	N/A	N/A	N/A
Public	£5,000,000 any one occurrence	100%	£5,000,000 any one occurrence	£5,000,000	Primary	Breeze Underwriting Limited	CLMU23588169ASC
Public & Products	Not Insured	Not Insured	Not Insured	N/A	N/A	N/A	N/A
Motor Third Party Property Damage	Not Insured	Not Insured	Not Insured	N/A	N/A	N/A	N/A



## 6. Extensions of Cover

### Crisis Containment Management

£100,000 any one *Crisis* and in the annual aggregate

In the event of a crisis please contact the Insurer immediately by phoning the Crisis Centre Hotline on the number below. Please refer to your Policy Wording for details of the conditions that constitute a crisis.

Tel: +1 817 826 7000

## 7. Insurer

American International Group UK Limited,

The AIG Building

58 Fenchurch Street,

London, EC3M 4AB.

Tel: +44 (0)20 7954 7000

## 8. Premium

The Total Premium amount shown is the minimum premium chargeable. No premium refund will be due if cover is cancelled.

Liability	Premium
Employers	NaN
Public	£500.00
Public & Products	NaN
Motor Third Party Property Damage	NaN
Insurance Premium Tax	£60.00
Total Premium	£560.00

## Material Facts

### The insured has confirmed the following Material Facts

1. There is no involvement in any of the following activities:

- i. manufacturing, handling, distributing, installing or removal of Asbestos, Ammunition, Arms, Explosives or Fireworks;
- ii. any operations outside of the UK or manual work undertaken in the US or its territories or possessions;
- iii. manufacture or wholesale of Tobacco or Tobacco Products or E-cigarettes or similar devices or liquids intended for use in e-cigarettes or similar devices or any substance intended for inhalation, or any device intended to facilitate inhalation;
- iv. any operations or manual work Airside.

2. There is no work in or involving:

- Aircraft, aerial device, drone or Unmanned Aerial Vehicle, spacecraft, hovercraft or Marine Vessels, including crew thereof;
- Heavy construction involving bridges, tunnels, dams, main sewers, separate demolition contracts, work on underground storage tanks or the manufacture supply or erection of scaffolding;
- Mines, Quarries, Chemical Plants, Recycling Plants or Landfill Sites;
- Offshore work or diving facilities where Excess Employers Liability is required;
- Railways, Trams, Buses or Cable Cars;
- Oil or gas pipelines;
- Racing events, amusement parks, fairs, circus or carnivals;
- Coaches, buses, tankers and/or the carriage of hazardous material.

Hazardous Material means those detailed in the following regulations:

- The Dangerous Substances (Conveyance by Road in Road Tankers and Tank Containers) Regulations 1992
- The Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2004; and
- The 'Approved List of Dangerous Substances' published by the Health and Safety Executive,

or any re-enactment or replacement of such regulations and any other legislation of similar intent (including subsequent legislation) if applicable.

3. There is no work involving the operation of:

- National or Local Government, Fire Service, Police or Security Operations;
- Hospitals, medical services, or care facilities;
- Sporting or entertainment venues with a capacity greater than 250.

4. There is no work involving the manufacture, repair, service, treatment, sale, supply, or distribution of, or products incorporated into:

- Automobiles, Trucks, Railways, Trams, Buses, Cable Cars, Motor Cycles or Bicycles;
- Aircraft, aerial device, drone or Unmanned Aerial Vehicle, Spacecraft, Hovercraft, Marine Vessels, diving or sky diving;
- Petro-chemicals, Chemicals, Pharmaceuticals, Herbicides, Pesticides;
- Medical Products, veterinary products or Animal Feeds;
- Cranes, hoists, lifts or elevators;
- Storage tanks.

5. There is no work involving the provision of packaged holidays by tour operators.
6. There is no work involving connections which would expose the Insurer, its parent company or its ultimate controlling entity to any applicable sanction or trade embargo such as:
  - connections (by the insured itself or any owner(s) of the insured (including underlying insureds and counterparties)) with any Sanctioned Party (any party listed on a UN, EU, UK, US or local sanctions list);
  - operations or presences in any Comprehensively Sanctioned Country (Cuba, Iran, Crimea Region, North Korea or Syria or any other country that may become a Comprehensively Sanctioned Country from time to time) (which includes operations and presences of subsidiaries/branches and locations of incorporation or domicile);
  - sales/exports/shipments (including their subsidiaries/branches) to any Comprehensively Sanctioned Country
  - plans to begin any such business or operations described above connections with any Sanctioned Party involvement not covered above, such as use of a sanctioned vessel or aircraft for shipping.
7. The insured has not sustained any Claim (Paid or Outstanding) over the last 5 years, which has totalled more than £250,000 in any one period of insurance under any of the sections for which cover is required.

## Endorsements

### EP03/21v1 SC28av1 - Efficacy Exclusion

It is understood and agreed that this **Policy** excludes all liability arising from the failure of Products to correctly fulfil their intended use or function and/or meet the level of performance quality fitness or durability warranted or represented

### EP03/21v1 SC271av1 - Asbestos Exception

This **Policy** excludes all liability which is directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by or arising out of the manufacture of, mining of, use of, sale of, installation of, survey or investigation of, management of, removal of, distribution of, existence of or exposure to asbestos products, asbestos fibres or asbestos dust, or property or materials containing any of the foregoing, including without limitation all liability to pay claimants' or the **Insured's** legal costs and expenses or any other costs and expenses, howsoever incurred in the investigation, defence and/or settlement of any **Loss** against an **Insured** or in respect of any other inquest, inquiry, enforcement action, or proceedings in which the **Insured** may be involved in relation to any of the foregoing.

### EP03/21v1 NSE01014 - Data Protection Exclusion

This **Policy** shall not apply to liability, **Costs**, or **Insured's** Criminal Legal Expenses arising directly or indirectly from a contravention of Regulation (EU) 2016/679 (General Data Protection Regulation), the Digital Economy Act 2017, the Data Protection Act 2018 or Data Protection Act 1998 or art. 8 of the Human Rights Act 1998 or from the misuse of private information or from breach of confidence.

### EP03/21v1 SC279PLv1 - Heat Work Away Condition

It shall be a condition precedent to any liability on the part of the **Insurers** under **Coverage Item** Public & Products Liability of the **Schedule** that the **Insured** or subcontractors working for the **Insured** when engaged in the use of **Heat Work** away from any premises owned leased or rented by the **Insured** shall comply fully with any **Heat Work**

Condition applicable under the **Primary Policy**

In circumstances where the **Primary Policy** does not include any such **Heat Work** Condition this **Policy** excludes all liability directly or indirectly arising from the use of heat away from any premises owned leased or rented by the **Insured**.

For the purposes of this endorsement;

- (a) **Heat Work** shall include but not be limited to the use of gas and electrical powered welding burning or cutting equipment blow lamps and blow torches grinding equipment and vessels for heating of bitumen or bituminous compounds.
- (b) **Heat Work** Condition shall mean any condition proviso term or warranty applicable under the **Primary Policy** in connection with **Heat Work** the terms of which have previously been agreed by the **Insurers**

EP03/21v1 **SC251PLv1 - Public/Products Liability Clauses Non USA**

It is understood and agreed that in respect of **Coverage Item** Public & Products Liability of the **Policy**:

**Definitions**

- 1. the following words and expressions in bold shall have the following meaning for the purpose of this **Endorsement** only
  - (a) **Financial Loss** shall mean any pecuniary loss, cost or expense that is not in respect of bodily injury or loss of or damage to property;
  - (b) **Pollution** shall mean pollution or contamination of the atmosphere, water, land or tangible property;  
**Pollution Conditions** shall mean the actual discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant, pollutant or contaminant, including, but not limited to, smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials in or on land, or any structure on land, the atmosphere or any watercourse or body of water, including groundwater, provided such conditions are not naturally present in the environment in the amounts or concentrations discovered;
  - (c) **USA** shall mean the United States of America, its territories and possessions.

**Exclusions**

- 2. the **Insurer** shall not provide any cover in respect of liability arising from:
  - Employers' Liability**
    - (a) any injury to an Employee arising out of and in the course of their employment or engagement by the **Insured** in the **Business**.
  - Workers Compensation**
    - (b) any liability attaching to the **Insured** under any workmen's compensation unemployment compensation or disability benefits law or under any similar law.
  - Motor Liability**
    - (c) the ownership, possession or use under the control of the **Insured** of any mechanically propelled vehicle (including any trailer or apparatus attached thereto) whilst being used in such manner as to render the **Insured** responsible for insurance under the provisions of any legislation governing the use of such vehicles
  - Custody or control**
    - (d) any loss of or damage to property belonging to the **Insured** or in the **Insured's** custody or control other than:
      - (i) premises and their contents not owned or rented by the **Insured** but which are temporarily occupied by the **Insured** in connection with the **Insured's Business**;

- (ii) any premises (including contents, fixtures and fittings) leased or hired or rented to the **Insured** in the course of the **Business** but excluding any liability assumed by the **Insured** under a contract or agreement that would not have attached in the absence of such contract or agreement.

**Working on Property**

- (e) any loss of or damage to that part of any property upon which the Insured has been working where such loss or damage is the direct result of such work.

**Aircraft/Watercraft**

- (f) the ownership or possession or use by the **Insured** of any:
  - (i) aircraft or aerial device for travel through air or space;
  - (ii) water-going vessel or craft other than those vessels used where the **Insured** is responsible for insurance and where such vessels do not exceed (20) metres in length;
  - (ii) hovercraft or hydrofoil

**(g) Damage to Products, Recall and Repair**

- (i) loss of or damage to property being the **Insured's** products if such loss of or damage to property is attributable to any known or suspect defect or deficiency therein;
- (ii) the costs of recalling, replacing, repairing or removing the **Insured's** products as a result of any known or suspected defect or deficiency; and
- (iii) the cost of rectifying defective work

**(h) Aircraft Products**

- any products knowingly supplied for use or installation in or on any aircraft or aerial device.

**Professional Advice**

- (i) any professional advice, design, service or specification provided for a fee other than in respect of claims for bodily injury or loss of or damage to property

**Financial Loss**

- (j) any **Financial Loss** not in respect of bodily injury or damage to property.

**Pollution**

- (k) **Pollution** or **Pollution Conditions** other than in respect of bodily injury or loss of or damage to property where such **Pollution** or **Pollution Conditions**:

- (i) was sudden, identifiable, unintended and unexpected and occurred in its entirety at a specific time and place from one occurrence; and
- (ii) did not occur in the **USA** or Canada

**USA and Canada**

- (l) in respect of occurrences happening in the **USA** or Canada or in respect of legal proceedings brought in a court of law outside the **USA** or Canada to enforce a judgment made therein.

**American International Group UK Limited**

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number: 781109). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)). American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. In order to run and operate our business, we collect, use and disclose Personal Information. You can find out more about how we use Personal Information by reading our Privacy Policy available at <https://www.aig.co.uk/privacy-policy> or by writing to Data Protection Officer, by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com)

**The total premium amount shown is the minimum premium chargeable for the cover provided.**



**XL Insurance**

Angel Risk Management

# Policy Renewal

Prepared for: G8 Building Ltd



## Policy Schedule

Policy Number	PQ0670881		
Insured	G8 Building Ltd		
Insured's Address	176 Cressex Road High Wycombe HP12 4UA		
Insured's Business	Industry: General Building Contractor Non Asbestos (D&C)		
Turnover	Turnover as previously advised	£510,451	
	Maximum turnover figure you can reach before you need to tell us	£510,451	
Design Split	% of total turnover where <b>You</b> carry out construction / installation and are responsible for the design* and the design* is undertaken by <b>Your</b> own partners, directors or employees (to the nearest multiple of 10).		70%
	% of total turnover where <b>You</b> carry out the construction / installation and the design* is undertaken by third parties appointed by or on behalf of <b>You</b> . i.e. <b>You</b> are responsible for the design* (to the nearest multiple of 10).		10%
	% of total turnover where <b>You</b> carry out the construction / installation but have no responsibility for any aspect of the design* i.e. all work is to designs* provided by <b>Your</b> clients or the general contractor without input from <b>You</b> (to the nearest multiple of 10).		20%
	* Design means any design or specification, feasibility study, technical information, calculation or survey carried out in relation to a contract.		
Period of Insurance	From: 31 March 2025 To: 31 March 2026 both days at 00:01 a.m.		
Insurer	AXA XL Insurance Company UK Limited under Unique Market Reference B0334SC3342023406		
Professional Liability	Wording	Contractors Design and Professional Services Professional Liability Insurance D&C 11/23	
	Limit of Liability	£1,000,000 each and every <b>Claim</b> and in the aggregate (including defence costs and expenses)	
	Sub Limits		
	3.4 CDM	£250,000 aggregate	

cont.





Professional Liability	3.5	Criminal Prosecution	£250,000 aggregate
	3.6	Data Protection Act 1998	£250,000 aggregate
	3.7	Data Protection Act 2018	£50,000 aggregate
	6.1	Asbestos	£250,000 aggregate
	6.34	Toxic Mould	£250,000 aggregate
	Deductible		£2,500
	Deductible Exceptions		
	3.4	CDM	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.5	Criminal Prosecution	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.6	Data Protection Act 1998	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.7	Data Protection Act 2018	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	6.1	Asbestos	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	6.34	Toxic Mould	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	Covered Jurisdiction		United Kingdom
	Territorial Limits		Worldwide excluding USA and Canada
	Retroactive Date		01 April 2019
Cyber Liability	Wording		Not Purchased
	Limit of Liability		
	Sub-Limit of Liability		
	Excess		
	Time Excess		
	Covered Jurisdiction		
	Territorial Limits		
	Retroactive Date		
First Response Service Provider	N/A		

cont.



<b>Directors &amp; Officers</b>	Wording	Not Purchased
	2.1 Limit of Liability	
	Defence and Investigation Costs Sub Limits	
	2.1(d) Identity Theft Defence Costs	
	3.29(b) Defence Costs	
	3.29(c) Investigation Defence Costs	
	3.29(d) Criminal Prosecution Defence Costs	
	3.29(e) Extradition Proceedings Defence Costs	
	3.29(f) Asset and Liberty Proceedings Defence Costs	
	3.29(g) Pollution Defence Costs	
	3.29(h) Asbestos Defence Costs	
	3.29(i) Public Relations Expenses	
	2.4 Section Extensions	
	(a) Additional Limit	
	(b) Automatic Acquisition Cover	
	(e) Discovery Period	
	(f) Emergency Costs	
	(h) Personal Appointments	
	(i) Regulatory Crisis Costs	
	(j) Retirement Run-Off	
	Deductible	
	Covered Jurisdiction	
	Territory	
<b>Corporate Legal Liability</b>	6.1(a) Limit of Liability	Not Purchased
	Defence and Investigation Costs Sub Limits	
	6.1(c) Identity Theft Defence Costs	
	3.29(b) Defence Costs	
	3.29(d) Criminal Prosecution Defence Costs	
	3.29(g) Pollution Defence Costs	
	3.29(h) Asbestos Defence Costs	
	3.29(i) Public Relations Expenses	

cont.



<b>Corporate Legal Liability</b>	6.4	Section Extensions	
	(a)	Automatic Acquisition Cover	
	(c)	Data Protection	
	(e)	Defence Costs for Breach of Contracts	
	(f)	Emergency Costs	
	(g)	Fidelity	
	(h)	Loss of Documents or Data	
	(i)	Pension and Employee Benefits	
		Deductible	
		Covered Jurisdiction	
	Territory		
<b>Employment Practices Liability</b>	7.1	Limit of Liability	Not Purchased
		Deductible	
		Covered Jurisdiction	
		Territory	
<b>Premium</b>	£1,000.00		
<b>Insurance Premium Tax at 12%</b>	£120.00		
<b>Total Premium</b>	<b>£1,120.00</b>		
<b>Date of Proposal</b>	Date of Proposal or Statements of Fact attached		
<b>Endorsements</b>	Basement Works Exclusion PIDC PI 013 BW/PI Cladding Exclusion Endorsement PIDC PI 012 CE/PI Sub-Consultants Minimum Professional Liability Requirements PIDC PI 009 SMP/PI Swimming Pools Exclusion PIDC PI 014 SP/PI		
<b>Subjectivities</b>	N/A		
<b>Underwriting Basis</b>	Statements of Fact	<input checked="" type="checkbox"/>	Proposal Form <input type="checkbox"/>

For any questions relating to this policy please contact your broker.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 25 March 2025



## Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

### Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Us**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Us** such as may be required under this policy.

## Notification of Claims and Circumstances to

Angel Risk Management Limited  
Ground Floor  
Marlborough House  
Victoria Road South  
Chelmsford  
Essex, CM1 1LN  
Telephone: 01245 343630  
Email: [claims@angelriskmanagement.com](mailto:claims@angelriskmanagement.com)  
Web: [www.angelriskmanagement.com](http://www.angelriskmanagement.com)

## Complaints

**We** are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that AXA XL has not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department  
XL Catlin Services SE  
20 Gracechurch Street  
London  
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487  
E-mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR

Telephone Number: 0800 0234 567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further details will be provided on request and at the appropriate stage of the complaints process.



## Endorsement

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### Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2025 attaches to and forms part of Policy Number: PQ0670881

In the name of: G8 Building Ltd

#### Basement Works Exclusion

PIDC PI 013 BW

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to Basement Works.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 25 March 2025



## Endorsement

### Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2025 attaches to and forms part of Policy Number: PQ0670881

In the name of: G8 Building Ltd

#### Cladding Exclusion Endorsement PIDC PI 012 CE

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to the combustibility of any cladding, panelling or façade (including without limitation any core, filler or insulation) or any system incorporating any of the same.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 25 March 2025



## Endorsement

### Contractors Design and Professional Services Professional Liability Insurance

This Endorsement, effective 00:01 a.m. 31 March 2025 attaches to and forms part of Policy Number: PQ0670881

In the name of: G8 Building Ltd

#### Sub-Consultants Minimum Professional Liability Requirements PIDC PI 009 SMP

**You** as a condition to **Your** right to reimbursement under this policy shall, where it has engaged any person, firm or company to provide design or consultancy services ("consultants"), ensure that at the time of engagement such consultants take out and agree to maintain in force for a period of 6 years from completion of the relevant project their own professional indemnity insurance which:

- (a) provides an reimbursement at least as extensive as provided under this policy in respect of the consultants' conduct of their activities and duties;
- (b) has a limit of reimbursement of not less than GBP 1,000,000.00 in the aggregate;
- (c) shall be effective for a period of not less than six months from the date of engagement.

Furthermore, **You** must obtain and retain a copy of such professional liability insurance.

Provided always that **We** shall become subrogated to all rights and remedies of **You** and **You** shall take all reasonable steps to preserve such rights and remedies and shall co-operate with **Us** and give all reasonable assistance (without charge) in effecting any recovery following the payment by **Us** of any loss under this endorsement.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 25 March 2025



## Endorsement

### Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2025 attaches to and forms part of Policy Number: PQ0670881

In the name of: G8 Building Ltd

#### Swimming Pools Exclusion

PIDC PI 014 SP

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to Swimming Pools.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 25 March 2025





**STATEMENTS OF FACT** for risk number PQ0670881

Dated: 31 March 2025

Applicant: G8 Building Ltd

**IMPORTANT INFORMATION FOR YOU**

In making this offer of insurance the **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the policy has changed.

If it later transpires that:

(a) any of the information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which **We** required was not disclosed

then **We** reserve the right to modify the policy terms and conditions, charge an extra premium or to declare the policy void from the beginning.

Words specially defined in bold type are defined in the policy wording and have the same meaning wherever they appear.

**IN RESPECT OF PROFESSIONAL LIABILITY**

**YOU CAN CONFIRM THAT**

All **Your** turnover has been in the past and is expected in the future derived solely from clients within the United Kingdom and member states of the European Union; and

70% or more of all **Your** turnover for the last completed year was derived from clients based in the United Kingdom; and

70% or more of all **Your** turnover for the current year is expected to be from clients based in the United Kingdom; and

The Total Contract Values for any one project do not exceed £5,000,000 in all; and

Contracts and/or terms of engagement are always used and confirmed in writing; and

All changes to work orders or specifications are always confirmed in writing; and

**You** have not provided or been responsible (including contractually) for providing any advice, design, specification, inspection, supervision or professional business services in any way related to or in connection with facade material (including but not limited to cladding, insulation and wall panelling); and



**You** have been established for more than 3 years or have at least 3 years relevant experience and/or professional qualifications for the industry selected; and

**You** are not connected or associated (financially) with any other business or concern, nor are **You** a member of a consortium, nor have **You** entered into any joint ventures; and

During the past 6 years (or since **You** commenced trading, if less) **Your** name has not been changed nor have **You** acquired any other business or concern, nor have **You** participated in any merger or consolidation; and

**You** do not require coverage for any other past, present or future activity, which is different from the **Business** shown on the Quotation and the **Schedule**; and

None of **Your** activities / turnover involve:

- one or more of the countries on the **AXA XL Sanctions Watchlist** <https://axaxl.com/-/media/axaxl/files/pdfs/sanctions-watchlist--external-for-third-parties.pdf>; and / or
- arms or military equipment; and

Other than a renewal of the policy **You** are NOT presently insured with AXA or AXA XL Insurance Company UK Limited; and

No proposal for similar insurance made by or on behalf of **You** or **Your** business or other activity, or any predecessors of **You** or **Your** business or other activity, or any principal, partner or director of **Yours** has been declined in the past nor has such insurance been cancelled, renewal refused or had any special terms imposed (other than general market increases); and

**You** have Professional Liability insurance currently in place; and

What is the retroactive date?

01/04/2019

After full enquiry **You** are **NOT** aware of any fraud, dishonesty, bankruptcy or administration order applicable to any of **Your** principals, partners, directors or employees, past or present; and

After full enquiry **You** are **NOT** aware of any claim(s) that have been made against **Your** business or against any of **Your** principals, partners, directors or employees whilst engaged in **Your** current business or any other activity; and

After full enquiry **You** are **NOT** aware of any circumstance or incident which has or could result in any claim being made against **Your** business or against any of **Your** principals, partners, directors or employees, whilst engaged in **Your** current business or any other activity.



**YOU** CAN CONFIRM THAT

DATA PROTECTION

**You** give **Us** or **Our** representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.



## Certificate of Employers' Liability Insurance (a)

(The requirements for the display of the certificate will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy No: CLMU25588169ASC

UMR: B6022PK25RP1145EX

1. Name of policy holder: G8 Building Ltd

2. Date of commencement of insurance policy: 00.00hrs on: March 31, 2025

3. Date of expiry of insurance policy: 23.59hrs on: March 30, 2026

We hereby certify that subject to paragraph 2:-

1. the policy 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(b); and
2. (a) the minimum amount of cover provided by this policy is no less than GBP 5,000,000 (c); or  
(b) ~~the cover provided under this policy relates to claims in excess of GBP~~  
~~but not exceeding GBP~~

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

Signature

- (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 policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy 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 policy.

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

Name and address of issuing intermediary: Breeze Underwriting Ltd, 42-43 Broomfield House, Lanswoodpark Business Centre, Broomfield Rd, Elmstead Market, CO7 7FD

Authorised Insurers: Ascot Underwriting Limited  
20 Fenchurch Street, London, EC3M 3BY  
Issuing intermediary's reference: B6022PK25RP1145EX  
(if different from the Policy Number stated above)

NMA2838 (28/01/1999)