

CONTRACTORS CERTIFICATE

The Insured has applied for this insurance by a Statement of Fact to those Insurers whose names and proportions underwritten by them, which will be supplied on application, and is the basis of this contract, which is deemed to be incorporated herein and in consideration will pay the premiums. In return the Insurers will provide the insurance as described in the certificate subject to the terms and conditions and exclusions therein. This schedule, statement, certificate and any endorsements shall be read together as one document.

SCHEDULE

Broker / Intermediary:	Konsileo (Trading) Limited
Certificate Number:	II0938/01440182/2021/004
Policy Wording:	IIGL Contractors Combined Liability
Insured:	LBS Scaffolding Services Ltd
Risk Address:	1 Bromley Lane Chislehurst BR7 6LH
Insured's Business Category:	SCHEME - Scaffolding Contractors
Period of Insurance:	From 26th March 2021 to 25th March 2022 both days inclusive
Insurance Premium:	£ 2,232.83 (Minimum and Deposit. Adjustable at expiry. Non-refundable)
Policy Administration Fee:	£ 100.00
Intermediary Fee:	£ 350.00
Total Premium (including Insurance Premium Tax and Policy Administration Fee):	£ 2,950.76
Insurer:	Liability - DTW (UMR: B6991SCO2019S01)
<i>Insurance Premium Breakdown:</i>	
Contractors Combined Liability	£ 2,232.83
Excess of Loss Liability	£ N/A
Contractors All Risks	£ N/A
Material Damage	£ N/A
Professional Indemnity	£ N/A
Directors and Officers	£ N/A
Contractors Legal Expenses	£ N/A

IMPORTANT NOTICE: Minimum and Deposit premiums are calculated by applying rates to estimated wagheroll and turnover provided by you at inception of the policy. As these are only estimates, you are required to provide a declaration at the end of the policy and the premium is then adjusted to more accurately charge for the cover used. The adjustment can produce additional premiums depending on whether the year end declaration is more than the estimates used to calculate the original premium however, the original rate will not change. As this policy is issued on a Minimum and Deposit premium basis, the amount charged is the minimum premium, there is no return premium allowed if the year end declaration is less than the original estimate. There is also no return premium allowed on cancellation as the premium is the minimum no matter how long the policy has been in force.

Special Conditions and/or Excesses:

Contractors Liability

Public/Products Liability £1,500 Third Party Property Damage Excess

3A Airside Exclusion (Full)

1B Bona-fide Sub-contractors

2H Heat Exclusion

4H Hazardous Work and Locations

1P Personal Protective Equipment Conditions

1S Safety Harness Condition

2S Shoring Condition

4S Scaffolding Handover Certificate

LMA5264 - Insurance Act 2015

Coronavirus Exclusion

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

This exclusion does not apply to the Employers Liability coverage (where operative).

LMA5391 (amended) 04 March 2020

IIGL Health & Safety Online Programme

The Liability Cover is only available on the strict basis that you have a full health & safety policy in force which includes

- A Formal Safety Training Plan
- You adhere to the Health & Safety at Work Act
- You undertake risk assessments as part of their health & safety procedures
- Your method statements are communicated to all employees

Failure to comply with this condition could lead to claim not being paid if cannot prove that your Health & Safety practices are embedded in your business.

£250 Health and Safety Voucher

Your Broker has negotiated with us to provide you with access to our Health & Safety Risk Management Online programme. The site usually costs £250 inclusive of VAT annually to enter however, as part of purchasing the Liability Policy, your Broker will provide you with a Voucher to access the site for FREE.

To review what is available watch our video on <http://www.iigl-hands.co.uk/movieInto.cfm>

VOUCHER TIME LIMIT: Please note that should you fail to take advantage of this facility by not registering within 60 days of inception or have a live policy in place then access will be denied thereafter.⁷

Several Liability Notice

Subject to the policy terms and conditions

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised Signatory

Dated this 1st day of March 2021



This certificate and its attached schedule is the certificate of insurance concluded between the Insurers and the Insured. The Insured and its brokers or intermediaries should carefully review the contents of the certificate, its attached schedule and the proposal. If any of the information set out therein is incorrect, the Insured or its broker or intermediary must notify the Insurers or their agents INCORPORATED INSURANCE GROUP LIMITED immediately. Failure to do so may invalidate the insurance provided.

SUM INSURED SCHEDULE

(Sums Insured and/or Limits of indemnity are subject to terms, conditions and exclusions of this insurance)

Risk Address: **1 Bromley Lane, Chislehurst, BR7 6LH**

PUBLIC AND PRODUCTS LIABILITY	Limit of Indemnity
Public liability – any one event	£ 2,000,000.00
Products liability - any one event and in the aggregate	£ 2,000,000.00
EMPLOYERS LIABILITY	Limit of Indemnity
Employers liability – any one event	(£5,000,000 terrorism and asbestos) £10,000,000
Tools and Business Equipment Sum Insured	Not Covered
EXCESS OF LOSS LIABILITY	Limit of Indemnity
Public Liability any one occurrence but in the aggregate for liability arising from both products and pollution	Not Covered
CONTRACTORS ALL RISKS	Sum Insured
Item 1 - Contract Works	Not Covered
Maximum contract value	Not Covered
Maximum contract length (months)	Not Covered
Item 2 - Own Plant	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
Item 3 - Hired In Plant	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
Item 4 - Employees Tools	Not Covered
Per Person	Not Covered
Single Article	Not Covered
Item 5 - Temporary Buildings/Site Huts	Not Covered
BUILDING	Sum Insured
Including landlords fixtures and fittings	Not Covered
CONTENTS	Sum Insured
Tenants improvements and interior decorations	Not Covered
Computer & electronic office equipment	Not Covered
Tools at the premises	Not Covered
Power tools whilst at the premises	Not Covered
Machinery, Plant, Fixtures/Fittings and all other contents (excluding stock)	Not Covered
Stationery including company literature	Not Covered
Stock in trade including trade samples and goods in trust	Not Covered
Stock in trade in the open	Not Covered
Scaffolding tubes, boards, clips and fittings	Not Covered
External signs and blinds (including neon signs)	
Fork Lift Trucks	Not Covered
Glass breakage &/or External signs and blinds (including neon signs)	Not Covered
Goods in transit whilst being carried by vehicles operated by you hauliers rail or post	Not Covered
Loss of money whilst in transit	Not Covered
Loss of money during business hours (money not contained in a locked safe limit £500)	Not Covered
Loss of money from the residence of any principal or authorised employee	Not Covered
Loss of money from a locked safe outside of business hours	Not Covered
Non-negotiable money (e.g. crossed cheques, credit cards counterfoils)	Not Covered
BUSINESS INTERRUPTION	Sum Insured
Business Interruption - Indemnity Period 12 Months	Not Covered
SPECIFIED ALL RISKS	Sum Insured
No specified items	
PROFESSIONAL INDEMNITY	Limit of Indemnity
In the aggregate during any one Policy Period	Not Covered
DIRECTORS AND OFFICERS	Sum Insured
(With defence costs and expenses included)	Not Covered
Corporate Liability (Entity) and Employment Practice Liability (EPL)	Not Covered
CONTRACTOR LEGAL EXPENSES	Sum Insured
Claims aggregated in any one Period of Insurance	Not Covered

TERMS AND CONDITIONS

Several Liability Notice

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to 'this contract' in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

PROPOSAL FORM

Disclosure

The proposer(s), or any partner, or any director, or any officer, have:

- a) Never been declared bankrupt or disqualified from being a company director.
- b) Never had any County Court Judgement(s) or Sheriff Court Decrees(s).
- c) Never been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986.
- d) No Proposal for similar insurance made by or on behalf of the Proposer or its business or other activity, or any predecessors of the Proposer or its business or other activity, or any principal, partner or director of the Proposer has been declined in the past nor has such insurance been cancelled, renewal refused or cover avoided by Underwriters nor have any special terms imposed (other than general market increases)
- e) Never been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences
- f) Never had any prosecution, prohibition notice or improvement order placed on them under the Health & Safety legislation within the last 5 years
- g) Never had an application for the renewal or transfer of a license refused or have no intention to apply for the transfer of a license within the next 12 months
- h) After full enquiry it is NOT aware of any fraud, dishonesty, bankruptcy or administration order applicable to any of its principals, partners, directors or employees, past or present; and
- i) Domiciles in the United Kingdom only and all turnover has been in the past and is expected in the future derived solely from clients within the United Kingdom
- j) After full enquiry it is NOT aware of any claim(s) that have been made against its business or against any of its principals, partners, directors or employees whilst engaged in its current business or any other activity and after full enquiry it is NOT aware of any circumstance or incident which has or could result in any claim being made against its business or against any of its principals, partners, directors or employees, whilst engaged in its current business or any other activity.
- k) DATA PROTECTION - It consents to the Insurer or its representatives using the information Insurers may hold about the Insured for the purpose of providing insurance and handling claims and to process sensitive personal data about the Insured where this is necessary, in compliance with the Data Protection Act 1998. This may necessitate providing such information to third parties.

I confirm that I have read and agree that the above statement is true

Business Activities

Please select a business activity that best matches the business to be insured

SCHEME - Scaffolding Contractors

Please select the percentage of this business activity? 100%

Please answer the following question(s) in respect of the business activity above

Does the business activity chosen cover all aspects of the business activity to be insured? Yes

Do you undertake any work in connection with multi storey buildings No

Do you undertake any work at height in excess of 15 metres? If so, please provide details Yes

Please provide full details including percentage of work this will relate to

90% 15 metres and 10% commercial

Do you undertake any work in connection with heat? No

Is there any secondary business activities that are undertaken? No

HAZARDOUS LOCATIONS - Do you undertake any work at hazardous locations as follows:

Do you undertake work on or in connection with – airports, aerodromes, airplanes, airside, railways, bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, spectator stands, demolition sites, Ministry of Defence properties, quarries, mines, collieries, wharves, docks, piers, harbours, offshore installations, rigs, piling, platforms, ships, vessels, boats, hovercraft, confined space work, timber framed work, underpinning, roadworks, basement work, traffic management, any work in connection with water, in or near water, blast furnaces, chemical or petrochemical works, oil or gas refineries or storage facilities, power stations or nuclear power stations, vehicles, radioactive substances/devices, noise levels in excess of 85db? No

Do you undertake any work in Northern Ireland? No

Do you undertake any work in the Republic of Ireland? No

Do you undertake any work elsewhere in the world other than Great Britain, Northern Ireland and the Republic of Ireland? No

Please provide split on work away undertaken at:

1) Private, domestic houses and flats? 75%

2) Commercial premises including shops, offices, light commercial premises? 25%

3) Schools, leisure centres, hospitals, local authority premises? 0%

4) Industrial premises, including factories, warehouses? 0%

Total split of all work undertaken on new build premises 0%

Do you undertake any work with hazardous substances or any other industrial materials that are toxic, explosive, flammable, corrosive or an irritant?	No
Do you work on or in connection with asbestos or silica or substances containing asbestos?	No
Do you use cradles, ropes, slings, bosuns chairs, abseiling equipment or the like other than for equipment designed for the raising, lowering or transportation of inanimate materials?	No
Do you use any other hydraulic lifts, access plant or equipment?	No
Do you contract any work to sub-contractors?	Yes
Labour Only Sub Contractors?	Yes

What type of work is contracted? What percentage of waggeroll related to LOSC?

LOSC x1 - As per business description

What is a Labour Only Sub Contractor: A Labour Only Sub Contractor is very similar to an employee. They work directly under the supervision and control of the Insured, usually use materials, tools and equipment provided by the Insured and are included in the definition of an employee under the policy.

Bona Fide Sub Contractors?	Yes
What type of work is contracted?	

1 person called in now and again to help from another company he is self employed in

If BFSC (please check attached definition), do you check that the sub- contractor has adequate liability insurance in place?	Yes
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What is a bona-fide sub contractor? Bona-fide sub-contractors are generally deemed to be contractors who work without direction from the Insured or main contractor, hold their own insurance and should be bringing their own tools and materials to the job rather than having them provided by the contractor/Insured. The Insured should check that bona-fide sub-contractors have their own public liability cover to at least the same limit of indemnity as their own before they appoint them.

HEALTH & SAFETY RISK ASSESSMENTS

Definition of an Employee

- a) any person under a contract of service or apprenticeship with you
- b) any person who is hired to or borrowed by you
- c) any person engaged by you and working in connection with a work experience or training scheme
- d) any labour master or person supplied by them and working for you
- e) any person engaged by labour only sub-contractors and working for you
- f) any self-employed person working on a labour only basis under your control or supervision
- g) any voluntary helper while working for you in connection with the business
- h) any person supplied to you under a contract or agreement the terms of which deem such person to be in your employment while working under your control in connection with the business provided always that this definition shall not include any bona-fide sub-contractor.

Does the Insured employ more than five employees?	Yes
Does the Insured have a formal Health & Safety Policy in force?	Yes
Does the Insured have a formal training plan for employees (see definition) including induction training and specific site training?	Yes
Does the Insured have a trained competent person responsible for Health & Safety issues?	Yes
Does the Insured comply with the requirements of the Health & Safety at Work Act and any regulations there under?	Yes
Does the Insured retain written evidence of the risk assessments and methods statements communicated to all employees and ensure it is periodically reviewed and in accordance with industry best practise?	Yes

Has the Insured carried out the following risk assessments in respect of the Management of Health & Safety at Work Regulations 1999?

1) Manual handling:	Yes
2) COSHH:	Yes
3) Working with machinery:	Yes
4) Work at height	Yes

Details of the Business

Please enter details of the Business to be insured

Please provide your company status	Private Limited Company (LTD)
Please provide the name of the LTD company to be insured	LBS Scaffolding Services Ltd
Trading as (if applicable)	
Postcode of the business to be insured	

1 Bromley Lane
Chislehurst
BR7 6LH

Quote Deadline Date: (DD/MM/YY)	25/03/2020
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What month and year did the business to be insured start trading? (MM/YYYY) - This will calculate a no claims bonus (if applicable) 01/2004

If less than 5 years , please provide details of previous trading experience

Are you a member of a relevant trade association/federation for your industry? No

Has the proposer(s), or partner, or any director, or any officer ever had a claim or loss, or suffered any injury or disability or incurred any liability (whether insured or not) within the last 5 years? No

CONTRACTORS COMBINED LIABILITY

Do you require cover for contractors combined liability? Yes

Public and Products Liability £ 2,000,000

Employers Liability £ 10,000,000

Cover is based on the following annual estimations for the forthcoming year and your premium will be subject to adjustment at renewal.

WAGES/TURNOVER Yes

Tell us about your business

Estimated Turnover for the forthcoming 12 months

Turnover £ 200,000.00

Of that total turnover how much rates to the following

Cost of Materials £ 0.00

BFSC £ 1,000.00

Sales & Hire £ 0.00

Premises based work £ 0.00

Work Away Manual Contracting £ 199,000.00

Non licensed asbestos removal £ 0.00

Hazardous Locations £ 0.00

TOTAL TURNOVER £ 200,000.00

Wageroll estimates:

Clerical/Admin £ 0.00

Non Manual/Supervisory £ 0.00

Drivers/Yardsmen/Ground level labouring duties £ 20,000.00

Apprentices £ 0.00

Manual Directors £ 0.00

Premises Based Manual Wages £ 0.00

Work Away Manual Contracting Wages £ 30,000.00

Non licensed asbestos removal £ 0.00

Hazardous Locations £ 0.00

TOTAL WAGES £ 50,000.00

Please click the 'Calculate' button to proceed.

PER CAPITA No

EXCESS OF LOSS

Do you require cover for public and products excess of loss liability? No

CONTRACTORS ALL RISKS

Do you require cover for contractors all risks? No

MATERIAL DAMAGE

Do you require cover for material damage? No

PROFESSIONAL INDEMNITY

Do you require cover for professional indemnity? No

DIRECTORS AND OFFICERS

Do you require cover for directors and officer? No

CONTRACTORS LEGAL EXPENSES

Do you require cover for legal expenses?

No