

COMBINED LIABILITY

Name of Policyholder:	Civil Engineering Safety Ltd
Postal Address:	Unit 1, Park Farm Wood Lane Ramsey Huntingdon PE26 2XA
Occupation:	Confined Space Training Consultants & Confined Space Rescue Contractors
General Information:	<p>Consultants that specialise in Confined Space Training & Confined Space Rescue on a non-emergency basis.</p> <p>Approx. 50% Confined Space Training at Insured's premises Approx. 15% Manual Handling Training & NRSWA Training Approx. 15% Mobile Confined Space Training via mobile training van Approx. 10% Non-emergency Confined Space Rescue & Recovery – such as underground vaults, storage silos, storage tanks, tunnels, sewers & bridges Approx. 5% Servicing & Hiring of equipment, this includes Gas Detectors, harnesses, emergency escape sets etc. Approx. 5% CCTV monitoring of drains, unblocking of drains for water boards & local councils, emptying of sludge tanks¹</p> <p>Confined Space Training consists of Health & Safety, First Aid & Emergency Procedures.</p> <p>No training provided on a working site, all training via Insured's 2 Premises or via mobile training van</p>
Risk Management:	<p>Rescue team qualified in Confined Space High Risk 6150-03 & Rescue/Recovery 6150-05. Method statements and rescue plans completed by all Rescue teams.</p> <p>Health & Safety audits completed in-house annually.</p>
Established Since:	2000
Accreditations:	Worksafe, City & Guilds, ISO 9001, ISO 14001 & OHSAS 18001
Website:	http://www.civilsafety.co.uk/
Current Insurer:	W R Berkley Insurance Europe Ltd
Period of Insurance:	6 th July 2015 to 5 th July 2016

EMPLOYERS LIABILITY

Limit of Indemnity:	£10,000,000	
Excess:	Nil	
	Projected Wageroll	Projected Number of Employees
Clerical Directors:	Nil	
Manual Directors:	£10,000	1 (50% Training)
Clerical:	£45,497	4 F/T & 1 P/T
Drivers & Yardmen:	Nil	
Manual Employees:	£110,000	4 (Trainers)
Labour Only Subcontractors:	£100,000	Approx. 3-4 (P/T Rescue Team)

PUBLIC / PRODUCTS LIABILITY

Public Liability Limit of Indemnity:	£5,000,000
Products Liability Limit of Indemnity:	£5,000,000
Excess:	£500
	Projected Annual Turnover
UK:	£1,000,000
EU & Eire:	Nil
Rest of World:	Nil
Total:	£1,000,000
Projected Payments to Bona Fide Subcontractors:	Nil
Bona Fide Subcontractor Duties:	N/a

PRINCIPLE TERMS, CONDITIONS, EXTENSIONS & EXCLUSIONS

Limits of Indemnity:

Employers Liability is "costs inclusive, any one occurrence"

Public Liability is "any one occurrence".

Products Liability is "any one occurrence and in the aggregate"

Excess:

£500 each and every claim including costs and expenses.

Premium Terms:

Premium is minimum and deposit and adjustable as defined with the policy

Endorsements:

Deliberate Belligerent Acts Exclusion

Professional Indemnity Exclusion

Inefficacy Exclusion

Heat Work Away Exclusion

Conditions of Hire

Medical Treatment Exclusion

Statement of Fact Condition

Confined Spaces Condition¹

Commercial Legal Protection:

Refer to policy schedule for details

Important Notes:

The Endorsements listed above have been specifically applied to the Policy. It is important to note that these are in addition to the various terms, conditions, extensions and exclusions contained within the Policy wording.

If you require further information please refer to the Policy documentation or speak to your Sales Executive.

10 YEAR CLAIMS EXPERIENCE

No claims since trading started in 2000

This document is prepared on the basis that the information provided to us is accurate and complete and that we have been advised of all relevant and material facts. You must disclose any information which may influence an insurer in deciding whether or not to accept your risk, what the terms of the Policy should be or what premium to charge. If you are not sure whether a fact is material, you should disclose it.

It is also designed as a guide to your insurance arrangements and is intended as a quick reference document and brief summary only. For full details of cover, terms, conditions, extensions and exclusions please refer to the Policy document, Key Facts or contact your Sales Executive for assistance.

SUMMARY OF MID TERM ADJUSTMENTS

**(1)
18th February 2016
Changes to General Information
Additional Premium £219.00**