

Public and Products Excess Liability Insurance Quotation

INSURANCE POLICY NUMBER:	B1053XOLXX21-171	
BINDING AUTHORITY AGREEMENT NUMBER:	B1053BA20114	
UNDERWRITERS:	<p>Allied World Assurance Company (Europe) dac.</p> <p>Privacy Notice: https://awac.com/privacy-policy/</p> <p>Complaints: Complaints Contact: Compliance Manager. Allied World Assurance Company (Europe) dac, 19th Floor 20 Fenchurch Street, London, EC3M 3BY. E-mail: AWE.Complaints@awac.com.</p>	
INSURED:	Reaction Limited	
ADDRESS:	<p>Unit 1A Poundbury House Poundbury West Industrial Estate Dorchester Dorset DT1 2PG</p>	
BUSINESS:	<p>Electrical Work, 49% PAT & Emergency Testing, 30% Electrical Installation Testing (EICR), 20% Electrical Installation, 1% Petrochemical (Petrol Stations)</p>	
PERIOD OF INSURANCE:	From:	17 April 2021
	To:	16 April 2022
	both days inclusive and any subsequent period for which renewal of this insurance is agreed.	
PREMIUM	Premium	£850.00
	Insurance Premium Tax	£102.00
	Total Premium (including Insurance Premium Tax)	£952.00
LIMIT OF INDEMNITY:	£5,000,000	
COVERAGE TYPE:	Excess Liability: Public and Products Liability	



t: 020 8315 5000 w: camberford.com

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UNDERLYING POLICY		
Underlying Policy Number(s)	Underlying Policy Insurer(s)	Underlying Limit(s)
B105321HVA761320	Chaucer	£5,000,000



ENDORSEMENTS

AWEPPA1 EPIDEMICS AND W.H.O. DECLARATIONS

Notwithstanding any other provision of this Policy, this Policy does not insure any **Loss** of any kind caused by or attributable to:

1. an outbreak of a disease that becomes an epidemic whether or not declared to be an epidemic by any competent civil authority;
2. an outbreak of a disease declared or categorised by the World Health Organisation as a pandemic; or
3. a Public Health Emergency of International Concern as declared by the World Health Organisation.

For the avoidance of doubt, where an epidemic, pandemic or Public Health Emergency of International Concern occurs, this Policy will not insure **Loss** of any kind for any period prior to such epidemic, pandemic or Public Health Emergency of International Concern.

For the purposes of this **endorsement**:

'**Loss**' has the meaning described or defined in the Policy and includes damages **the insured** becomes legally liable to pay, including related claimant-costs awarded, and in addition includes but is not limited to any kind of pecuniary losses whether described as compensation, legal costs, defence costs, other costs, expenses, fees, charges or similar terms.

FL05 Heat Condition

It is a condition precedent to **our** liability that the following special precautions will be complied with on each occasion in relation to any of the following work and that in relation to the following work no work shall be carried out unless specifically authorised by the occupier of the premises at which the work is to be undertaken and that the occupier shall specifically approve the following safety arrangements:-

- (a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment:
 - (i) The area in which work is to be carried out (including adjoining shafts or openings and the area the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
 - (ii) Wherever practicable all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
 - (iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
 - (iv) All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use;
 - (v) Hot air guns are to be switched off when unattended and immediately after use;
 - (vi) All portable grinders are to be switched on and used in strict accordance with the manufacturers instructions and switched off when unattended and immediately after use;
 - (vii) A person who is competent in the use of fire extinguishing appliances is to be appointed to



- act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off;
- (viii) Wherever practicable gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
 - (ix) A continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work and immediately following completion of each period of work a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) and a further check is to be made not less than 30 minutes immediately following the completion of each period of work. A suitable **employee** is to be responsible for fire safety for each period of work;
 - (x) Before "burning off" metal work built into or projecting through walls or partitions an examination should be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat;

(b) Work involving asphalt or bitumen tar boilers:

- (i) Regulation spill trays are to be used;
- (ii) All tar boilers are to be kept wholly at ground level;
- (iii) The equipment and work is not to be left unattended at any time whilst in use;
- (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (v) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

Signed for and on behalf of Camberford Underwriting

A handwritten signature in black ink, appearing to read 'Simon Carter'.

Simon Carter
Director

Camberford Law Limited t/a Camberford Underwriting



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