
LIABILITY INSURANCE SCHEDULE

POLICY NUMBER	9.4/48526016		
THE INSURED	Concrete Preservation Technologies Limited		
THE PREMISES	1 Palmer Business Court, Manor House Road, Nottingham, NG10 1LZ		
BUSINESS	Manufacture and sales of sacrificial anodes including surveying and inspection		
PERIOD OF INSURANCE	09/04/2023	to	08/04/2024
	Both days inclusive		
PREMIUM	£4,292.94	plus	£515.16 Insurance Premium Tax
EXCESS	The Insured shall bear the following amounts of each and every claim under Sections 2 and 3		
	£500	each and every loss in respect of third party property damage	
SUMMARY	Insurance is provided by the policy during the period of insurance stated above but where insurance is not included this is specified		
	<u>Section</u>		
	1	Employers' Liability	Included
	2	Public Liability	Included
	3	Products Liability	Not Included

LIMITS OF INDEMNITY

<u>Section</u>	<u>Limit of Indemnity</u>	
1	Employers Liability	£10,000,000 in respect of any one occurrence or series of occurrences arising out of one originating cause (including all costs, fees and expenses)
		Condition 16 - Adjustment - Minimum retained premium – 100%
2	Public Liability	£5,000,000 in respect of any one occurrence or series of occurrences arising out of one originating cause
		Condition 16 - Adjustment - Minimum retained premium – 100%
3	Products Liability	NOT INSURED

ENDORSEMENTS

L019 - Bona Fide Sub-Contractors Condition

It is a condition precedent to Our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

- i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
- ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

You shall retain copies of all sub-contractors insurances to evidence that this condition has been complied with.

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.

L074 - Hazardous Work Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work involving

- i) any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction, rebuilding, alteration, maintenance or repair
- ii) the construction, alteration, maintenance or repair of bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, blast furnaces, mines, dams, reservoirs, ships, docks, tunnels, or similar structures
- iii) underpinning, pile driving, quarrying, tunnelling or water diversion
- iv) the use of explosives

L078 - Heat Work Away Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried out away from Your Premises involving the use application or intentional generation of any heat naked flame or spark.

L085 - Height Limit 15 Metres

We will not indemnify You in respect of any claim arising out of work exceeding 15 metres above the ground level unless a different height limit is shown in the Schedule.

L087 - High Risk Location Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- i) refineries, bulk storage or production premises in the oil, gas or chemical industries.
- ii) offshore structures and work underground or underwater
- iii) aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- iv) railways or airports, power stations or nuclear plants, quarries

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.

L122 - Products Exclusion

It is hereby understood and agreed that this Policy does not indemnify You for Products Liability including all liability for goods and services supplied.

L107 - North America Endorsement

In respect of any Product which is exported to North America or temporary work or visits to North America:

- i) in respect of claims happening or where a claim is brought in North America all costs and expenses of the claimant and the costs and expenses (incurred by Us or with Our written consent) of any person entitled to indemnity are included within the Limit of Indemnity stated in the Schedule
- ii) there will be no indemnity under this policy for fines or penalties for aggravated exemplary or punitive damages and/or any additional damages resulting from the multiplication of compensatory damages against You awarded by any court outside Great Britain Northern Ireland the Channel Islands or the Isle of Man
- iii) there will be no indemnity under this policy in respect of any legal liability caused by or arising out of pollution or contamination of buildings or other structures or of water or land or the atmosphere happening in North America or where a claim is brought in a court of law in North America
- iv) We will not pay the first £2,500 of any claim
- v) North America shall mean the United States of America or Canada or their territories or possessions or Puerto Rico