

Policy Number	FOCUS/00155/2016	Date of Issue	16/02/2017
UMR:	B0669HTB0016 15	Quote Ref	581404
Insured	Apollo Scaffolding (Wales) Ltd		
Address	10 Arthur Street Neath SA11 1HP		
Business Description	Scaffolding Erectors		
Period of Insurance	18/02/2017 to 17/02/2018		

SECTION 1: EMPLOYERS LIABILITY			INCLUDED
Indemnity Limit	£10,000,000	any one occurrence	
Indemnity Limit (Terrorism)	£5,000,000	any one occurrence	

SECTION 2: PUBLIC LIABILITY			INCLUDED
Indemnity Limit	£5,000,000	any one occurrence	
Excess	£1,000	each and every claim	
Excess (Heat)	£1,500	each and every claim	

SECTION 3: PRODUCTS LIABILITY			INCLUDED
Indemnity Limit	£5,000,000	any one occurrence and in the aggregate for the Period of Insurance	
Excess	£1,000	each and every claim	
Excess (Heat)	£1,500	each and every claim	

LIABILITY RATING ESTIMATES			
Turnover	£260,000	Woodwork	£0
Clerical	£15,000	Direct Employees	£80,000
Drivers/Hauliers	£18,200	LOSC	£0
Yardmen	£0	Bona fide sub-contractors	£0
Supervisors	£0		

SUMMARY OF ENDORSEMENTS, CONDITIONS, EXTENSIONS, SUBJECTIVITIES

Liabilities

- L010 - Airports/Aircraft Work Clause
- L073 - Hazardous Work Exclusion
- L074 - Health and Safety Policy Condition
- L086 - High Risk Location Exclusion
- L113 - Personal Protective Equipment Condition
- L147 - Spectator Stand Exclusion
- L180 - Woodworking Machinery Exclusion

Operative Covers

Employment Disputes	Compliance & Regulation
Employment Compensation Awards	Statutory Licence Appeals
Employment Restrictive Covenants	Loss of Earnings
Tax Protection	Employees' Extra Protection
Property	Crisis Communication
Legal Defence	Contract & Debt Recovery
Business Legal Advice Helpline - 0344 571 5181	Crisis Communication Helpline - 0344 571 7964
Counselling Helpline - 0333 000 2082	Redundancy Approval Helpline - 0117 917 1698
ARAG on-line Legal Services: www.arag.co.uk/docs	Voucher Code: X1232K545CA3

Limit of Indemnity: £100,000 **per claim** (£10,000 in respect of Crisis Communication)

Aggregate Limit: £1,000,000 per annum (Employment Compensation Awards)

Further Information: Your policy has been issued on the basis of the information you provided at inception . Please ensure that any material facts are declared at subsequent renewals. Please check that the information shown is accurate and that the cover suits your needs.

CONSTRUCTION SAFETY RISK AUDIT

Resources and consultant costs that help you identify and manage your health and safety obligations can be expensive for your business.

To help you manage the impact of ever changing health and safety regulations within the construction sector , we have developed a unique online risk and safety audit for you and your business.

Our Construction Safety Audit Risk is an online management solution that provides a rapid assessment of your compliance with safety law and best practice across all key activities of your company.

Each key risk element is scored and you get an instant report benchmarking how well you are performing - you would also have instant access to advice on how to improve on areas where your score can be better.

With unlimited usage within the policy year, this enables you to focus on your resources on the areas that need action.

As a policy holder, this key policy benefit is now available to you.

Access to the system is provided via an internet link which your broker will request from us should you wish to take advantage of this facility.

Full support is available to help you initially set up your online risk audit management system and to help you

SCHEDULE OF INSURERS

Cover	Insurer	Policy Number
Employers Liability	Argenta Syndicate 2121 at Lloyd's	FOCUS/00155/2016
Public Liability	Argenta Syndicate 2121 at Lloyd's	FOCUS/00155/2016
Products Liability	Argenta Syndicate 2121 at Lloyd's	FOCUS/00155/2016
Legal Expenses incl Contract Disputes	Brit Syndicate 2987 at Lloyd's of London	581404

Premium

Premium	£3,401.70
IPT	£340.17
Total (Minimum & Deposit Premium)	£3,741.87

Argenta Syndicate 2121 at Lloyd's, Fountain House, 130 Fenchurch Street, London, EC3M 5DJ
Registered in England No. 4973117. Authorised and regulated by the Financial Conduct Authority

Legal Expenses insurance is issued by **ARAG plc** who is authorised under a binding agreement to administer this insurance on behalf of the Insurer, Brit Syndicate 2987 at Lloyd's. Registered in England & Wales. Registration No. 2585818. ARAG plc is authorised and regulated by the Financial Conduct Authority . Registration No: 452369
ARAG plc Registered Office: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. www.arag.co.uk

Liabilities

L010 - Airports/Aircraft Work Clause

We will provide indemnity in respect of liability arising in connection with work carried out by or on behalf of You at airports but excluding any liability

- i) arising out of Damage to aircraft
- ii) arising out of the inability of aircraft to fly
- iii) arising in connection with work in or on airport or aerodrome runways, manoeuvring areas or aprons, control towers or those parts of airports or aerodromes to which aircraft have access, including hangers.

The Excess stated in the Schedule is increased to £1,000 respect of the first amount of each and every claim in respect of such work.

L073 - 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

L074 - Health and Safety Policy Condition

It is a condition precedent to Our liability that You have an up to date written Health and Safety Policy in force and that it is communicated to, and acknowledged by, all persons employed.

L086 - 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

L113 - 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.

L147 - Spectator Stand 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 sale, supply, hire and/ or erection of spectator stands.

L180 - Woodworking Machinery Exclusion

We shall have no liability under this insurance to provide an indemnity or benefit for any legal liability arising out of or in connection with any claim arising out of or in connection with the use of fixed wood-working machinery by Your employees.