

Public and Products Excess Liability Insurance Schedule

Insurance Policy Number	B1053BA19114/432
Binding Authority Agreement Number	B1053BA17114
Underwriters	Allied World Assurance Company (Europe) DAC
Insured	Reaction Limited
Address	Unit 1A Poundbury House Poundbury West Industrial Estate Dorchester Dorset DT1 2PG
Business	Electrical Work, 49% PAT & Emergency Testing, 30% Electrical Installation Testing (EICR), 20% Electrical Installation, 1% Petrochemical (Petrol Stations)
Period of Insurance	From 1st January 2020 To 16th April 2020 and any subsequent period for which renewal of this insurance is agreed
Limit of Indemnity	£5,000,000
Coverage Type	Excess Liability: Public and Products Liability

UNDERLYING POLICY		
Underlying Policy Number B105319HVA825763	Underlying Policy Insurer Syndicate 2088	Underlying Limit £5,000,000

ENDORSEMENTS		
Endorsement Number / Reference	Endorsement Title	Operative / Not Operative
PLXOL01	Security Risks Primary Policy	Not Operative
	Contractual Liability Endorsement	
PLXOL02	Work Away Exclusion	Not Operative
PLXOL03	Abuse Exclusion	Not Operative
FL05	Heat Condition	Operative

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 and so authorised to sign this Policy by the underwriters

A handwritten signature in black ink, appearing to read 'Simon Carter', is written over a horizontal line.

Simon Carter
Managing Director
Camberford Underwriting