

Schedule for Your Commercial Combined Insurance Policy

Produced on 23 May 2023

Page 1 of 8

Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

Policyholder Details

The Policyholder	M & M Medical Limited
Contact address	B4 Heol-Y-Twyn Talbot Green Business Park, Talbot Green CF72 9FG
The Business	Medical Gas Pipe Installation

Policy Details

Policy number	100554030CCI
Effective date	27 May 2023
Expiry date	26 May 2024
Annual premium (excluding Insurance Premium Tax)	
Insurance Premium Tax	
Total amount due	

Insurance Adviser Details

Your Insurance Adviser	ARTHUR J GALLAGHER INSURANCE BROKERS LTD (WALES) UNIT 3, MAGDEN PARK GREEN MEADOWS LLANTRISANT CF72 8XL
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder	M & M Medical Limited
The Business	Medical Gas Pipe Installation

There may be differences in the cover selected between premises, so please check the details carefully.

Sections You have chosen to cover:

Employers' Liability, Public and Products Liability



Other sections available that You have chosen not to cover:

Property Damage, Money and Assault, Goods In Transit, Business All Risks, Frozen Foods, Contract Works, Machinery, Computer, Plant and Equipment, Renewable Energy, Cyber, Business Interruption, Terrorism, Commercial Legal Protection, Professional Indemnity, Commercial Crime, Management Liability, Inspection Service, Group Personal Accident, Business Travel

Conditions

The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

The provision of this Aviva cover is subject to the following:

- (a) **You must allow Us access to Your Premises and/or The Business to carry out Liability Survey. You must complete any actions identified by Us by the required date(s).**

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Commercial Legal Protection 0345 300 1899

If you have Commercial Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If You think that You might need to claim please contact the helpline on **0345 300 1899** and obtain a reference number. A claim form is also available to download at www.aviva.co.uk/legalprotection.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Employers' Liability

The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

War Limit of Indemnity: £5,000,000

Description of Activities

Clerical	£315,000	Wages
Heating and ventilation contractors	£531,850	Wages

Index Linking: Applies to the Wages, as detailed above.

Endorsements applying to Employers' Liability (subject otherwise to the terms and conditions shown in Your policy).

Height Limit

We will not provide cover for work at a height where the drop exceeds 10 metres.

High Risk Work Exceptions

We will not provide cover for

- (1) piling work, water diversion or the use of explosives
- (2) the construction of or work on towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, docks, tunnels, dams or reservoirs
- (3) excavation below 8 metres
- (4) the felling or lopping of trees
- (5) the partial or total demolition of buildings or structures unless this forms part of a contract undertaken by The Insured for the erection, alteration, maintenance or repair of buildings or structures.

Public and Products Liability

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

Limit of Indemnity: £5,000,000

Terrorism Limit of Indemnity: £5,000,000

Description of Activity

Own employees	£531,850	Wages
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Index Linking: Applies to all the Activity Descriptions monetary amounts detailed above.

Endorsements applying to Public and Products Liability (subject otherwise to the terms and conditions shown in Your policy).

Excess

We will not provide cover for the first amount of £2,500 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property.

Failure to Perform Exception

We will not provide cover for the failure, alleged failure or unsuitability of Products Supplied to perform correctly their intended function.

High Risk Locations Exceptions

We will not provide cover for work

- (1) on or in
 - (a) power stations or nuclear installations/establishments
 - (b) oil, gas or chemical refineries, bulk storage and/or production premises
 - (c) mainframe computers or rooms containing mainframe computers
 - (d) aircraft, aerospace systems or hovercraft
 - (e) watercraft other than work, not involving the use of heat, on or in watercraft in docks, harbours, boatyards or inland waterways
 - (f) railways or airports
- (2) underground or underwater.

Plumbing (Higher Risk) Condition and Excess

The Definition of Plumbing under this Section is

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- (1) design
 - (2) installation
 - (3) alteration
 - (4) repair
 - (5) testing
 - (6) maintenance
 - (7) servicing

of services supplying water for domestic use (being the system of pipes, fittings and connected appliances installed to supply any building, whether domestic or not, with water for drinking, culinary, domestic laundry, ablutionary, cleaning and sanitary purposes)

If in relation to any claim for Damage to Property arising from Plumbing You have failed to fulfil the following condition, We will not pay that claim.

You must ensure that You comply with BS6700:2006+A1:2009 or any amending standard.

We will not provide cover for the first 10% or £2,500, whichever is the greater, of Compensation, Costs and Expenses (subject to a maximum amount of £25,000) in respect of each and every event of Damage to Property arising from Plumbing.

Clauses and Conditions Schedule

Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

Clauses

Employers' Liability

Clauses applying to all Employers' Liability Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Contractual Liability, Cross Liabilities, Corporate Manslaughter and Corporate Homicide Act 2007, Health and Safety Legislation, Our Right of Recovery, Unsatisfied Court Judgements

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Payment for Court Attendance	Limit per day (You/director/partner)	£500
	Limit per day (Employee)	£500

Public and Products Liability

Clauses applying to all Public and Products Liability Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Buildings Temporarily Occupied, Consumer Protection Act 1987 and Food Safety Act 1990, Contractual Liability, Corporate Manslaughter and Corporate Homicide Act 2007, Cross Liabilities, Defective Premises, Employees' and Visitors' Personal Belongings, Health and Safety Legislation, Motor Contingent Liability, Overseas Personal Liability

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Data Protection Act 1998	Maximum payable any one Period of Insurance	£1,000,000
Hired or Rented Premises	Excess	£250
Libel and Slander (In House Publications)	Maximum payable any one Period of Insurance	£25,000
Payment for Court Attendance	Limit per day (You/director/partner)	£500
	Limit per day (Employee)	£500

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

The following Condition applies to all Sections

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

Public and Products Liability

The following Condition applies to the Public and Products Liability Section

Use of Heat

If in relation to any claim You or any other person(s) for whom You are responsible have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that the following precautions are taken each time any

- (1) naked flame
- (2) electric, oxy-acetylene or similar welding, cutting or grinding (including by use of abrasive disks or wheels) or other spark emitting equipment

- (3) blow lamp, blow torch, thermal lance, hot air gun or hot air stripper, asphalt, bitumen, tar or pitch heater or
- (4) heat producing cutting equipment or any similar application that can produce spark, frictional heat, or flame is used away from premises which You own, hire or rent.

(1) BEFORE STARTING WORK

A designated competent person must be appointed for fire safety to ensure the following precautions are taken

- (a) equipment must be in good condition and used in accordance with the manufacturer's instructions. Wherever equipment is found to be defective or unsafe, it must be repaired prior to use or immediately taken out of service.
- (b) a thorough examination must be carried out to identify material that might be liable to catch fire before work commences. If there is a risk of ignition, whether directly or by conduction, then combustible materials or flammable liquids including those
 - (i) under floors or decks above ceilings (including false or suspended ceilings)
 - (ii) behind walls, screens, bulkheads or partitions

must be removed. If removal is impracticable, then combustible materials, gaps or holes or flammable liquids within

- the immediate vicinity when using any blow lamp, blow torch, hot air gun or hot air stripper and/or
- 10 metres when using any electric, oxy-acetylene or similar welding, cutting or grinding equipment (including by use of abrasive disks or wheels) or any asphalt, bitumen, tar or pitch heater
- 25 metres when using any thermal lance

must be covered and protected by overlapping sheets or screens of non-combustible material.

Such examination must be repeated regularly while work is in progress, immediate steps taken to extinguish any smouldering or flames detected and a record kept of such inspections.

- (c) hot work must not be undertaken in an atmosphere containing flammable vapours or dusts or on or near equipment or tanks containing flammable or combustible liquids or materials. Where a hazardous atmosphere is suspected, air samples must be taken, and work only commenced when the atmosphere has been certified to be non-hazardous
- (d) any pipes, equipment or tanks containing flammable or combustible liquids must be appropriately purged and tests completed to confirm no flammable liquid, vapour, combustible deposits or residues are present.
- (e) If there is a risk that the hazardous atmosphere may recur, the job must not commence until further precautions are implemented and additional testing completed

(2) WHILE WORK IS IN PROGRESS

- (a) a minimum of two portable fire extinguishers in full working order with a minimum rating of 13A must be
 - (I) provided in the area in which work is undertaken involving the application of any heat, for the duration of the hot work process and any subsequent fire watch period, and
 - (II) used immediately upon smoke, smouldering or flames being detected. If the hot work involves arc welding, then two additional CO² extinguishers must be so provided and used.
- (b) where practicable, one designated competent person, other than the person using hot work equipment, must be appointed to act as a specific fire watch to look out for any outbreak of fire. Such person must be trained in the use of the fire extinguisher equipment as described in (2) (a) above and have immediate access to such equipment
- (c) heat equipment must not be lit until immediately before use, or left unattended while lit, switched on or hot and must be extinguished immediately after use.
- (d) cylinders must not be charged while the equipment is hot and when not in use must be kept at least 15 metres from the burner.
- (e) paraffin or petrol-powered equipment must be filled/refilled in the open, and must not be filled/refilled while hot.
- (f) asphalt, bitumen, tar or pitch must only be heated in the open and in a container designed for that purpose, and which is placed on a non-combustible surface at ground level.

(3) AFTER FINISHING WORK

- (a) hot waste materials and welding rods must be removed and safely disposed of.
- (b) upon completion of each instance of the hot work and for a period of not less than one (1) hour thereafter a continuous examination for any signs of smouldering or combustion must be made within, above and below the area in which the hot work has been undertaken. Such examinations must include

any areas on the other side of any wall, gaps or holes, partition or ceiling within ten (10) metres of the area in which the hot work has been carried out. A record of such inspections must be kept.

We will not provide cover for the first amount of £1000 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property arising from use of

- (1) naked flame
- (2) electric, oxy-acetylene or similar welding, cutting or grinding (including by use of abrasive disks or wheels) or other spark emitting equipment
- (3) blow lamp, blow torch, thermal lance, hot air gun or hot air stripper, asphalt, bitumen, tar or pitch heater or
- (4) heat producing cutting equipment or any similar application that can produce spark, frictional heat, or flame.

You will reimburse any such amount paid by Us.

Your Renewal Policy

CHUBB®

Chubb Ignite Excess Casualty Policy for: M & M MEDICAL LIMITED

Negotiated for you by:

Arthur J. Gallagher

Sue Reece

sue_reece@ajg.com

01443 502516

Chubb Ignite Excess Casualty Policy

Policyholder	M & M MEDICAL LIMITED	Address	Unit B4 Heol Y Twyn Talbot Green PONTYCLUN CF72 9FG
Policy Number	UKCASO20182123	Chubb Line	100%
Business Description	Gas, Plumbing, heating & Ventilation Contractors and Installation engineers of medical gas pipes	Policy Form Reference	XSComb_18 (online)
Period from (inclusive)	27/05/2023 (as appears in the Primary wording)	Period to (inclusive)	26/05/2024 (as appears in the Primary wording)
Underwriter	Stacey Mullen	Claims Notification to	Uk.claims@chubb.com

Excess Casualty Policy Schedule

Coverage Type	Coverage	Primary Insurer Reference	Primary Insurer	Chubb Limit of Liability	Underlying Limit
A	Public / Products Liability	TO BE CONFIRMED	Aviva Insurance Ltd	GBP 5,000,000	GBP 5,000,000
B	Employer's Liability	Not Insured	Not Insured	Not Insured	Not Insured
C	Motor Third Party Liability – Cars	Not Insured	Not Insured	Not Insured	Not Insured
C	Motor Third Party Liability – Commercial Vehicles	Not Insured	Not Insured	Not Insured	Not Insured

Insurance Premium	GBP 3,895.74
Insurance Premium Tax	GBP 467.49
Total Amount Payable	GBP 4,363.23