

**Risk Profile**

<b>Name of Policy Holder:</b>	Civil Engineering Safety Ltd &/or Civil Safety Drainage Ltd &/or Civil Safety Training & Rescue Ltd <sup>1</sup>
<b>Postal Address:</b>	Unit 1 & 2, Park Farm Wood Lane Ramsey Huntingdon PE26 2XA
<b>Occupation:</b>	Confined Space Training Consultants, Confined Space Rescue Contractors, Septic Tank / Drain Clearance Contractors, CCTV Surveying & Reporting
<b>Trading history:</b>	Since 2000
<b>Employers Reference Number - Employers' Liability Tracing Office:</b>	126/UA45280

**SUMMARY OF MID TERM ADJUSTMENTS**

(1) 7 <sup>th</sup> January 2019 Add 2 extra company names Additional Premium £Nil
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### **General Information**

Consultants that specialise in Confined Space Training & Confined Space Rescue on a non-emergency basis.

Approx. 15% Confined Space Training at Insured's premises & Mobile Confined Space Training via mobile training van

Approx. 20% Non-emergency Confined Space Rescue & Recovery – such as underground vaults, storage silos, storage tanks, tunnels, sewers & bridges

Approx. 15% Servicing, Selling & Hiring of equipment, this includes Gas Detectors, harnesses, emergency escape sets etc.

Approx. 50% CCTV monitoring of drains, unblocking of drains for water boards & local councils, emptying of sludge tanks

### **Hazardous Locations**

MoD sites approx. once per month (non-Airside) for Non-emergency rescue (Escorted at all times)

Power Stations (Currently Ely & Grimsby) approx. 2 visits per week for Non-emergency rescue & drain cleaning works

Viaducts (Currently Gade Valley & Kings Langley) every day for next 18 months for Non-emergency rescue – Monday to Friday

Approx. 2 to 3 visits a year to HM ships at port to calibrate gas detection system on the ship

Tilbury Docks – Drainage works under docks (not going into water), this is approx. 2 visits per annum

Sewage Treatment Plants – Drainage works, currently working at Deepham Sewage, Southend Sewage and Anglian Water sites – this is every day for foreseeable future.

Confined Space Training consists of Health & Safety, First Aid & Emergency Procedures.

Training carried out at Insured's 2 Premises, their via mobile training van or at the clients premises

**UPDATE 31/10/2018 - Training carried out mostly by LOSC's. Breathing equipment including gas tanks & compressors units used during training and in confined spaces.**

## Risk Management

### Accreditations:

Worksafe, City & Guilds, ISO 9001, ISO 14001 & OHSAS 18001, CITB, Safe Contractor, Achillies

Rescue team qualifies in Confined Space High Risk 6150-03 & Rescue/Recovery 6150-05

	Yes	No
Do you have a written Health & Safety Policy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If yes, is it distributed to each employee?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you have documented "Standard Operating Procedures" for "small works"?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you complete Risk Assessments for all Contracts (other than "small works")?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you complete Method Statements for all Contracts (other than "small works")?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you conduct staff training & toolbox talks and are records of all training kept?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
When BFSC are used, is a copy of insurance obtained and retained?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is Personal Protective Equipment used at all times and signed for by employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you have a formal appointed Health & Safety officer?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have your Risk Management and Health & Safety Systems been externally audited and accredited?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1. If so by who?		
Have you received any Prohibition or Improvement Notices?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If so what steps have you taken since?		
Have you ever been Prosecuted by the HSE?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1. If yes please provide details.		
Are buildings and machinery in a good state of repair and subject to a planned and recorded maintenance programme?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Please advise any additional elective or mandatory licensing or regulation;**

**Material Information Disclosure:**

Both in business and personally, please confirm whether you nor any partner, director or any other person responsible for managing the business which is the subject of the Insurance Contract or any other business in which you or they have been trading:

	Yes	No
• has ever been insured?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
• has ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by an insurer?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• has ever been convicted of or charged (but not yet tried) with a criminal offence other than (road traffic) motor offences or any breach of any health and safety legislation?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• has ever received an official caution for criminal offence within the last three years other than a motoring offence?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• are, or have been, declared bankrupt and/or are, or have been, the subject of any winding up order, liquidation, receivership or administration or have made any composition or arrangements with creditors including CVAs or IVAs?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• have you or your business ever been censured by any legal or regulatory body (been criticised formally)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• has ever been the subject of a County Court Judgement (or Scottish equivalent)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
• has ever knowingly failed to comply with any Health and Safety and Welfare legislation?	<input type="checkbox"/>	<input checked="" type="checkbox"/>



- has ever received a Health & Safety Executive prosecution or prohibition notice?

If **'yes'** please give details

**Employers, Public & Products Liability**

Insurer:	Arch Insurance Company (Europe) Ltd
Excess of Loss Insurer:	Tokyo Marine Kiln Group Ltd
Period of Insurance:	6 <sup>th</sup> July 2018 to 5 <sup>th</sup> July 2019

**Employers Liability**

Primary Employers Liability limit of indemnity:	£10,000,000
Excess of loss Employers Liability limit of indemnity:	Nil
Total indemnity:	£10,000,000
Excess:	Nil

**Job description, wage roll & headcount:**

	<b>Wage roll</b>	<b>Headcount</b>
Clerical Directors / Partners / Principal:	Nil	
Manual Directors / Partners / Principal:	£80,000	
Clerical Staff:	£334,000	
Drivers/Yardsmen:	Nil	
Manual Premises Based:	Nil	
Manual Work Away:	£539,000	(35% allocation to drivers, supervisor & contract managers)
Labour Only Subcontractors:	£276,000	(30% allocation to drivers & supervisors)

**Public & Products Liability**

Primary Public Liability limit of indemnity:	£5,000,000
Primary Products Liability limit of indemnity:	£5,000,000
Excess of loss Primary & Products Liability limit of indemnity:	£5,000,000
Total indemnity:	£10,000,000
Excess:	£500 each and every claim

**Projected annual turnover**

UK:	£4,200,000
EU & Eire:	Nil
Rest of World:	Nil
Total:	£4,200,000
Projected payments to Bona Fide Subcontractors:	Nil
Bona Fide Subcontractor duties:	N/a

## **Employers, Public & Products Liability**

### **Principle Terms, Conditions, Extensions & Exclusions**

Premium terms:

Short Period Cancellation Terms

Endorsements:

### **Combined Liability Endorsement**

Deliberate Belligerent Acts Exclusion

Professional Indemnity Exclusion

Inefficacy Exclusion

Heat Work Away Exclusion

Conditions of Hire

Medical Treatment Exclusion

Confined Spaces Condition

### **Excess of Loss Endorsements**

Public/Products Liability Clauses – Non USA

Hot Work Away Exclusion

Asbestos Exclusion

Hazardous Contracting Work Exclusion

Bona Fide Sub Contractors Clause

Please see attached endorsement wording.

Subjectivities:

N/a

Please see attached subjectivity wording.

Important notes:

The endorsements listed above have been specifically applied to the policy. It is important to note that these are in addition to the various terms, general conditions, extensions and general exclusions contained within all policy wordings.

If you require further information, please refer to the policy documentation or speak to your Account Executive.

### **10 Year Claims Experience**

No claims since trading started in 2000