

Susan Elliott  
Lycetts Holdings Limited  
Milburn House  
Dean Street  
Newcastle Upon Tyne  
Tyne And Wear  
NE11PP

05/09/2023

Dear Susan

**Policy Reference**      070794/00/2023

Please find attached the Policy for the above. Please read this document immediately to ensure it meets your requirements.

We also enclose Certificate of Employers' Liability Insurance.

Yours sincerely

Jenny Campbell  
Tel:      +44 (161) 8804729  
E-mail: jcampbell1@tmhcc.com



# Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No: HCCI/070794/00/2023

1. Name of policy holder:  
Clearwater Electrical Ltd
2. Date of commencement of insurance policy: 11/09/2023
3. Date of expiry of insurance policy: 10/09/2024

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
2. the minimum amount of cover provided by this policy is no less than GBP 5,000,000 <sup>(c)</sup>

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers)

.....Signature

*The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.*

*The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.*

*Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.*

Authorised Insurers 100.0% HCC International Insurance Company PLC

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. Those Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:

Issuing intermediary's reference:  
(if different from the Policy Number stated above)

## Premium Debit Note

**Certificate Number** HCCI/070794/00/2023  
**Broker** Lycetts Holdings Limited  
**Producing Office** Milburn House  
Dean Street  
Newcastle Upon Tyne  
Tyne And Wear  
NE11PP  
**Type** Renewal Premium  
**Assured** Clearwater Electrical Ltd  
**Period** 11/09/2023 to 10/09/2024  
**Effective Date** 11/09/2022  
**Premium due date** 10/11/2023

Gross Premium	=	GBP	7,600.00
Brokerage	=	GBP	1,465.00
Net Premium due	=	GBP	6,135.00
Tax due	=	GBP	912.00
<b>Total due</b>	<b>=</b>	<b>GBP</b>	<b>7,047.00</b>

## Bank Details

Please remit to the Bank Details as below quoting the Policy Number or Broker Code:

HCCI Liability Bank Details:

**For GBP payments:**

Sort Code: 60-00-01  
Account Number: 40210200  
BIC: NWBKGB2L  
IBAN: GB69 NWBK 6000 0140 2102 00  
Account Name: HCC Liability  
Bank: National Westminster Bank

**For EUR payments:**

Sort Code: 60-00-01  
Account Number: 550/00/42138884  
BIC: NWBKGB2L  
IBAN: GB39 NWBK 6072 1442 1388 84  
Account Name: HCC Liability  
Bank: National Westminster Bank

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# Certificate of Insurance

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Effected by

Tokio Marine HCC

HCC International Insurance Company PLC

Certificate No. HCCI/070794/00/2023

# Liability Insurance

## SCHEDULE TO THE POLICY

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### Insurance Broker

Lycetts Holdings Limited  
Milburn House  
Dean Street  
Newcastle Upon Tyne  
Tyne And Wear  
NE11PP

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### Policyholder

Clearwater Electrical Ltd  
Unit 8 City South  
Bankhead Drive  
Portlethen  
Aberdeen  
AB12 4XX

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### Business

Electrical contractors including installation, maintenance and inspection  
(and no other for the purpose of this Policy)

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### Period of Insurance

From 11/09/2023 to 10/09/2024  
both dates inclusive Local Standard Time

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### Offshore Risks

Offshore Exclusion to Section 1 applicable? No

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## Limits of Indemnity

See Appendix 1

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## Excess

See Appendix 2

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## Applicable Wordings and Conditions

See Appendix 3

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## GBP

Minimum & Deposit (subject to adjustment in accordance with General Condition 3)	Insurance Premium Tax
GBP7,600.00	GBP912.00

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It is understood and agreed that Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters

## SEVERAL LIABILITY NOTICE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown below.

IN WITNESS WHEREOF this Policy has been signed as follows:

100.00 % HCC International Insurance Company PLC (the "Underwriters")

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## Important Notices

All claims and enquiries should be addressed to:

Tokio Marine HCC - International Group  
Fitzwilliam House  
10 St Mary Axe  
London  
EC3A 8BF

Telephone: 020 7680 3000

HCC International Insurance Company PLC is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

**Please read this document carefully to ensure it meets your requirements. Please advise Tokio Marine HCC - International Group immediately if any of the details contained herein are incorrect.**

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Certificate Number: HCCI/070794/00/2023

## **Appendix 1 - Limits of Indemnity**

### **Section 1 - Employers Liability**

GBP 10,000,000 GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising out of exposure to asbestos

### **Section 2 - Public/Products Liability**

GBP 10,000,000 any one occurrence but in the aggregate in the Period of Insurance in respect of Products

### **Section 3 - Pollution Liability**

GBP 10,000,000 in all in the Period of Insurance

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Certificate Number: HCCI/070794/00/2023

## Appendix 2 - Excesses

### Section 1 - Employers liability

Nil

### Section 2 - Public/Products Liability

GBP	2,500	Each and every occurrence in respect of loss of or damage to tangible property and/or Bodily Injury costs inclusive
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### Section 3 - Pollution Liability

As per Section 2

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Certificate Number: HCCI/070794/00/2023

### Appendix 3 - Applicable Wordings and Conditions

Policy Wording: CCL2022

**Endorsements:**

<u>Ref:</u>	<u>Title</u>	<u>Applicable Section</u>
END0207-2008	Medical Repatriation Expenses Clause.doc	Liability
END0232-2008	Oil Gas Industry Conditions.doc	Liability
END0257-2008	Rights of Recourse Warranty.doc	Liability
END0409-2008	Efficacy Exclusion with limited buy-back (fire smoke intruder products) CCL.doc	Liability

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# Liability Insurance

## POLICY WORDING

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### POLICY DEFINITIONS

1. **Bodily Injury** shall mean
  - a. in respect of Section 1 death bodily injury illness disease shock mental injury and mental anguish
  - b. in respect of Sections 2 & 3 death bodily injury illness disease shock mental injury mental anguish false eviction false arrest wrongful detention discrimination and malicious prosecution
2. **Territorial Limits** shall mean Great Britain Northern Ireland the Channel Islands and the Isle of Man or an offshore Installation within the territorial waters around Great Britain Northern Ireland the Isle of Man and the Channel Islands
3. **Offshore** shall mean from the time an **Employee** embarks onto a conveyance at the point of final departure to an offshore rig or offshore platform until such time the **Employee** disembarks from the conveyance onto land upon return from an offshore rig or an offshore platform
4. **Pollution** shall mean pollution or contamination of the atmosphere or of any water land or other tangible property
5. **Defence Costs** shall mean all costs fees and expenses incurred by the **Assured** in the defence or settlement of any claim under this Policy
6. **Damages** shall mean monetary compensation capable of being awarded in civil proceedings but excluding aggravated and exemplary damages
7. **Terrorism** shall mean an activity that (1) involves a violent act or the unlawful use of force or an unlawful act dangerous to human life tangible or intangible property or infrastructure or a threat thereof and (2) appears to be intended to (i) intimidate or coerce a civilian population or (ii) disrupt any segment of the economy of a government de jure or de facto state or country or (iii) overthrow influence or affect the conduct or policy of any government de jure or de facto by intimidation or coercion or (iv) affect the conduct of a government de jure or de facto by mass destruction assassination kidnapping or hostage-taking
8. **Product** shall mean any property after it has left the custody or control of the **Assured** which has been designed specified formulated manufactured sold supplied or distributed by or on behalf of the **Assured** in isolation to any contract work executed by or on behalf of the **Assured**
9. **Business** shall mean the Business stated in the Schedule and
  - a. the ownership repair and maintenance of the Policyholder's own property
  - b. the provision of canteen sports social welfare organisations and first aid medical or ambulance services for the benefit of any customer or **Employee**
  - c. fire and security services for the protection of the premises owned or occupied by the Policyholder
  - d. private work undertaken by an **Employee** on behalf of any director or partner of the Policyholder
  - e. attendance at trade fairs shows and exhibitions in connection with the **Business**
10. **Assured** shall mean
  - a. the Policyholder
  - b. the personal representatives of the Policyholder in respect of legal liability incurred by the Policyholder
  - c. at the request of the Policyholder
    - (i) any principal of the Policyholder as required under contract in respect of work carried out by the Policyholder
    - (ii) any director or partner of the Policyholder
    - (iii) any **Employee**
    - (iv) any other party where required by contract subject to the prior written agreement of the Underwriters against legal liability in respect of which the Policyholder would have been entitled to indemnity had the claim been made against the Policyholder
    - (v) any officer committee or member of the Policyholder's canteen sports social welfare organisations and fire security first aid medical or ambulance services in their respective capacities as such but not including medical practitioners while working in a professional capacityeach of whom shall as though the Policyholder be subject to the terms and conditions contained herein as far as they can apply
11. **Employee(s)** shall mean
  - a. any person under a contract of service or apprenticeship with the Policyholder
  - b. whilst under the direct control and supervision of the Policyholder any
    - (i) labour master and persons supplied by him
    - (ii) labour only sub-contractors
    - (iii) self-employed persons
    - (iv) voluntary workers
    - (v) individual hired to or borrowed by the Policyholder
    - (vi) person undertaking study or work experience with the Policyholder

# SECTION 1 - EMPLOYERS LIABILITY

## OPERATIVE CLAUSE

The Underwriters will Indemnify the **Assured** in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** in respect of **Bodily Injury** sustained by an **Employee** arising out of the **Business** and caused during the Period of Insurance

The indemnity provided shall only apply to **Bodily Injury** sustained

1. within the **Territorial Limits**
2. by any **Employee** during temporary visits abroad provided that such **Employee** is ordinarily resident in the **Territorial Limits**
3. by a person who although resident outside the **Territorial Limits** is under a written contract of service with the Policyholder entered into in the **Territorial Limits** subject to prior written agreement of the Underwriters

## LIMITS OF INDEMNITY

Underwriters liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** shall not exceed the sum stated in the Schedule in respect of any one occurrence or series of occurrences arising out of one originating cause

## EXCLUSIONS TO SECTION 1

This Section does not provide indemnity

1. in respect of any liability for which compulsory motor insurance or security is required under the Road Traffic Act 1988 as amended by the Motor Vehicles (Compulsory Insurance) Regulations 1992 and the Road Traffic (Northern Ireland) Order 1981 as amended by the Motor Vehicles (Compulsory Insurance) Regulations (Northern Ireland) 1993 or any other Compulsory Road Traffic Legislation
2. in respect of work undertaken **Offshore** unless indicated in the Schedule that this Exclusion is not applicable

## EXTENSION TO SECTION 1

### Unsatisfied Court Judgments

The Underwriters will at the request of the Policyholder pay to the **Employee** or the personal representatives of the **Employee** the amount of any **Damages** and awarded costs to the extent that they remain unsatisfied in whole or in part six months after the date of a judgment being obtained within any court in Great Britain Northern Ireland the Channel Islands or the Isle of Man

- a) by any **Employee** or the personal representatives of any **Employee** in respect of **Bodily Injury** sustained by the **Employee** arising out of and in the course of their employment by the Policyholder in the **Business** and caused during the Period of Insurance

and

- b) against any company or individual operating from premises within Great Britain Northern Ireland the Channel Islands or the Isle of Man

provided always that

- (i) there is no appeal outstanding against such judgment
- (ii) if any payment is made under the terms of this Extension the **Employee** or the personal representatives of the **Employee** shall assign the benefits of such judgment to the Underwriters

The liability of the Underwriters for all amounts payable under this Extension relating to any claimant or number of claimants in respect of an occurrence or series of occurrences arising out of one originating cause shall not exceed the Limit of Indemnity stated in the Schedule

## CONDITION APPLICABLE TO SECTION 1

### Employers' Liability Compulsory Insurance Clause

The indemnity granted by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to **Employees** in Great Britain Northern Ireland the Isle of Man the Island of Jersey the Island of Guernsey the Island of Alderney and offshore installations in territorial waters around Great Britain and its Continental Shelf BUT the **Assured** shall repay to the Underwriters all sums paid by the Underwriters which the Underwriters would not have been liable to pay but for the provisions of such law ordinance or statute

This Condition shall not apply in respect of claims arising by virtue of paragraph 3. of the Operative Clause

## **SPECIAL NOTICE APPLICABLE TO SECTION 1**

### **Employers' Liability Tracing Office (ELTO)**

*This Notice does not form part of your contract of insurance and is for information purposes only*

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

***By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.***

## SECTION 2 – PUBLIC/PRODUCTS LIABILITY

### OPERATIVE CLAUSE

The Underwriters will indemnify the **Assured** in accordance with the law of any country but not in respect of any judgement award payment or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement award payment or settlement either in whole or in part) unless the **Assured** has requested that there shall be no such limitation and has accepted the terms offered by Underwriters which shall be signified by specific endorsement to this Policy against their liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** in respect of

1. accidental **Bodily Injury** to any person
2. accidental loss of or damage to tangible property
3. nuisance trespass or interference with any easement right of air light water or way other than where arising due to a deliberate act by the Policyholder

occurring during the Period of Insurance in connection with the **Business** and

- a) within the **Territorial Limits** or
- b) during the course of temporary visits anywhere in the world other than the USA or Canada (unless indicated by way of Endorsement to this Policy that such a restriction does not apply) or
- c) arising out of any **Product** anywhere in the world other than the USA or Canada (unless indicated by way of Endorsement to this Policy that such a restriction does not apply)

### LIMITS OF INDEMNITY

Underwriters liability to pay **Damages** (including claimants' costs fees and expenses) shall not exceed the sum stated in the Schedule in respect of any one occurrence or series of occurrences arising out of one originating cause

**Defence Costs** will be payable in addition to the Limits of Indemnity

In the event of any one originating cause giving rise to an occurrence or series of occurrences which form the subject of indemnity under this Section and Section 3 each Section shall apply separately and be subject to its own separate Limits of Indemnity provided always that the total amount of Underwriters' liability shall be limited to the greatest Limits of Indemnity available under either Section providing indemnity for the occurrence or series of occurrences

### EXCLUSIONS TO SECTION 2

This Section does not provide indemnity in respect of liability

1. for **Bodily Injury** sustained by any **Employee** in connection with the **Business**
2. arising out of **Pollution**
3. for loss or damage to property owned leased or hired by or under hire purchase or on loan to the **Assured** or in the **Assured's** care custody and control other than
  - a) **Employees'** and visitors clothing and personal effects
  - b) premises (including contents thereof) not owned nor rented by the **Assured** but temporarily occupied by them for the purpose of work therein or thereon
  - c) premises tenanted by the **Assured** to the extent that the **Assured** would be held liable in the absence of any specific agreement
4. a) arising out of ownership possession or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under any Road Traffic Act or similar legislation other than
  - (1) vehicles designed primarily to operate as tools of trade (which term shall be deemed to include any plant primarily designed to operate on or about a contract site)
  - (2) other vehicles brought on to site for use on site

This exclusion shall not apply in respect of the use of vehicles belonging to **Employees** or third parties in connection with the **Business** unless indemnity is provided

  - (i) to the **Employee** or
  - (ii) to the third party or
  - (iii) to the **Assured** under any other insurance
  - (iv) in respect of loss of or damage to any vehicle of any **Employee** or third party to whom the indemnity is provided or any property conveyed therein or thereon
- b) caused by the ownership or operation by or on behalf of the **Assured** of any waterborne craft (other than safety boats hand-propelled craft or other craft up to 15 metres in length whilst on inland waterways or up to 3 miles offshore) hovercraft aircraft or rail borne vehicle
5. arising out of liquidated damages clauses penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties
6. for loss or damage to and/or the costs of repair reconditioning removal replacement or recall of any **Product** or part thereof or any contract work executed by the **Assured** caused by any defect therein or unsuitability thereof for its intended purpose
7. which is the inevitable or unavoidable consequence of the performance of a contract
8. for loss of or damage to cables pipes or other services located underground unless the **Assured** has
  - a) taken or caused to be taken all reasonable measures to identify the location of such cables pipes and services before any work is commenced which may involve a risk of damage thereto (reasonable measures include contacting the appropriate authorities where it is possible cables pipes or services are under the site)
  - b) retained a written record of the measures which were taken to locate such cables pipes or other services
  - c) conveyed the location of such cables pipes and services to those who are carrying out such work on behalf of the **Assured**
9. arising out of an act of **Terrorism**
10. arising out of exposure or alleged exposure to asbestos or materials containing asbestos
11. arising out of work on any part of any aerodrome or airport provided for take off or landing of aircraft or the movement of aircraft or parking of aircraft including associated surface roads and ground equipment parking areas
12. arising as a result of advice design or specification given by the **Assured** for a fee
13. for the cost of remedying any defect or alleged defect in premises disposed of
14. arising out of any **Product** intended for incorporation into any aircraft

15. arising out of any **Product** intended for incorporation into any vehicle licensed for road use where the **Product** is critical to the safety of such vehicle
16. arising out of any **Product** intended for incorporation into any waterborne craft where the **Product** is critical to the safety of such craft
17. for loss of damage to deterioration or corruption (whether permanent or temporary) of loss of use of reduction in functionality of repair or replacement of or restoration or reproduction of any "Data" or for any monetary amount pertaining to the value of such "Data"
- For the purpose of this Exclusion the following definitions apply:  
 "Computer Systems" means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output "Data" storage device networking equipment or back up facility  
 "Data" means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by "Computer Systems"
18. for loss of or damage to
- a) any "Superstructure" and or
  - b) any other property building or structure caused by the failure or deterioration from any cause of any "Structural Building Product" that is part of included in or attached to such property building or structure
- For the purpose of this Exclusion the following definitions apply:  
 "Superstructure" means any property building or structure relying on the support provided by any foundation underpinning and or piling work performed by or on behalf of the **Assured**  
 "Structural Building Product" means any brick building block steel concrete cement mortar or any other structural **Product**

## EXTENSIONS TO SECTION 2

### 1. Data Protection

Underwriters will also indemnify the **Assured** against their legal liability to pay **Damages** (including claimants' costs fees and expenses) arising from any claim or claims for material or non-material damage under Article 82 of the UK General Data Protection Regulations (as defined by The Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2019) first made against the **Assured** in writing during the Period of Insurance provided always that the indemnity shall not apply to

- (i) liability caused by or arising from any incident or circumstances known to the **Assured** at the inception of this cover and which could reasonably have been expected to give rise to a claim
- (ii) any claim or claims made by or on behalf of any director partner or **Employee** of the **Assured** in connection with their employment in the **Business**
- (iii) proceedings consequent upon any deliberate act or omission by or on behalf of the **Assured** if the result could reasonably have been expected having regard to the nature and circumstances of such act or omission
- (iv) any fines or penalties of any kind

Underwriters' liability under this extension shall not exceed £50,000 in respect of all claims made against the **Assured** during the Period of Insurance and the **Assured** shall pay the first £2,500 each and every claimant in respect of **Damages** (including claimants' costs fees and expenses) before Underwriters shall be liable to make any payment

It is a condition precedent to liability under this Extension that the **Assured** can demonstrate that it has taken reasonable steps to comply with the requirements of the UK General Data Protection Regulations (as defined by The Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2019)

### 2. Financial Loss

The Underwriters will indemnify the **Assured** in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** for any claims first made against them during the Period of Insurance arising out of financial loss sustained by any third party other than an **Employee**

This Extension is subject to the EXCLUSIONS TO SECTION 2 the EXCLUSIONS TO ALL SECTIONS and the following

This Policy does not provide indemnity in respect of liability

- 1) arising out of **Bodily Injury** or loss of or damage to tangible property
- 2) which attached by virtue of an agreement unless liability would have attached in the absence of such agreement
- 3) which is inevitable having regard to the circumstances and nature of the work undertaken or **Product** supplied
- 4) resulting from conspiracy conversion deceit inducement of breach of contract injurious falsehood or infringement of patent copyright trade mark or trade name
- 5) for claims which arise out of any circumstances notified to previous insurers or known to the **Assured** at inception to this Policy
- 6) arising out of the failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software to correctly recognise the date as its true calendar date
- 7) arising from any financial loss which first occurred before the Retroactive Date
- 8) arising out of **Pollution**
- 9) for financial loss sustained by any party outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

Provided that

1. The Underwriters' liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** shall not exceed the sum of £250,000 under this Section and shall be the Underwriters' total liability in respect of any one Period of Insurance
2. The Retroactive Date in respect of this Section is the inception date of this policy which shall be the earliest date from which Underwriters have provided unbroken cover for consecutive periods of insurance
3. The **Assured** shall contribute 10% or £2,500 whichever is the greater amount to each and every claim inclusive of costs and expenses under this Extension
4. If during the currency of this Policy the **Assured** shall become aware of any circumstances which may be likely to give rise to a claim falling under this Section and shall during the Period of Insurance give written notice to the Underwriters of such circumstance any claim which may subsequently be made against the **Assured** arising out of the circumstance of which notification has been given shall be deemed to be a claim arising during the period of the Policy whenever such claim may actually be made

## SECTION 3 - POLLUTION LIABILITY

### OPERATIVE CLAUSE

The Underwriters will indemnify the **Assured** in accordance with the law of the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands against their liability to pay **Damages** (including claimants' costs fees and expenses) and **Defence Costs** in respect of

1. accidental **Bodily Injury** to any person
2. accidental loss of or damage to tangible property
3. nuisance trespass or interference with any easement right of air light water or way other than where arising due to a deliberate act by the **Assured**

arising out of **Pollution** occurring in its entirety during the Period of Insurance within the **Territorial Limits** in connection with the **Business** but only to the extent that the **Assured** can demonstrate that such **Pollution**

- a) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance and
- b) was not the direct result of the **Assured** failing to take reasonable precautions to prevent such **Pollution**

### LIMITS OF INDEMNITY

Underwriters liability to pay **Damages** (including claimants' costs fees and expenses) shall not exceed the sum stated in the Schedule in respect of all occurrences

**Defence Costs** will be payable in addition to the Limits of Indemnity

In the event of any one originating cause giving rise to an occurrence or series of occurrences which form the subject of indemnity under this Section and Section 2 each Section shall apply separately and be subject to its own separate Limits of Indemnity provided always that the total amount of Underwriters' liability shall be limited to the greatest Limits of Indemnity available under either Section providing indemnity for the occurrence or series of occurrences

### EXCLUSIONS TO SECTION 3

This Section is subject to the Exclusions to Section 2 (apart from Exclusion 2.) and also does not provide indemnity in respect of liability for loss of or damage to

1. premises presently or at any time owned or tenanted by the **Assured**
2. land or water within or below the boundaries of any land or premises presently or at any time previously owned or leased by the **Assured** or otherwise in the **Assured's** care custody or control

### EXTENSION TO SECTION 3

#### Clean-up Costs

The indemnity provided by this Section shall be extended to include "Clean Up" to the extent not already included

Provided that

- a) the indemnity provided by this Extension shall not
  - (i) include "Clean Up" of any site or watercourse or body of water contained within or on any site or any other tangible property owned by or leased or rented to the **Assured** or formerly owned by or formerly leased or rented to the **Assured**
  - (ii) include the cost of restoration reinstatement or reintroduction of any organism
  - (iii) apply in respect of **Pollution** outside Great Britain Northern Ireland the Channel Islands and the Isle of Man
- b) the **Pollution**
  - (i) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance and
  - (ii) was not the direct result of the **Assured** failing to take reasonable precautions to prevent such **Pollution**
- c) Underwriters liability under this Extension shall not exceed £250,000 in respect of all occurrences during the Period of Insurance including **Defence Costs** and claimants' costs fees and expenses
- d) The **Assured** agrees to pay the first 20% or £5,000 (whichever is the greater) in respect of each occurrence

For the purpose of this Endorsement the following additional definitions will apply:

"Clean Up" means the cost of "Remediation" incurred by the **Assured** (or for which they are legally liable) as required by any "Enforcing Authority" but shall not include the costs of achieving any improvement or alteration in the condition of the land the atmosphere or any watercourse or body of water or any other tangible property beyond that required under any relevant and applicable law or statutory enactment at the time "Remediation" commences

It shall include the costs reasonably and necessarily incurred by the **Assured** or for which they are legally liable to curtail or minimise **Pollution** once it has occurred to prevent further harm being caused but only to the extent required by any "Enforcing Authority"

"Enforcing Authority" means any government or statutory authority or body implementing or enforcing environmental protection legislation

"Remediation" means remedying the effect of **Pollution**



## CONDITIONS APPLICABLE TO SECTIONS 2 & 3

### 1. Burning Welding and Cutting Conditions

It is a condition precedent to liability under this Section that the following precautions shall be adhered to on each occasion where the **Assured** or persons acting on behalf of the **Assured** are using any oxy-acetylene or electric welding or cutting/grinding equipment or blow lamp or blow torch or hot air gun away from the **Assured's** own premises

1. the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire retardant material
2. the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence
3. if work is to be carried out overhead the area beneath must be similarly cleaned and combustible material removed
4. combustible floors/substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material
5. where work is being carried out in any enclosed area an additional **Employee** of the **Assured** or an **Employee** of the occupier shall be present at all times to guard against an outbreak of fire
6. no work should be carried out unless specifically authorised by the occupier who should also be asked to approve the safety arrangements
7. the following must be kept available for immediate use near the scene of operations
  - a) suitable and fully charged fire extinguishers and/or
  - b) a hose connected up to the nearest hydrant with water turned on and controllable at the nozzle of the hose in readiness for immediate use and tested prior to the commencement of the work
8. a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation. In the event that it is not practicable for such examination to be carried out by the **Assured's** own **Employee** then appropriate arrangements must be made with the occupier
9. 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

Furthermore where the **Assured** or persons acting on behalf of the **Assured** burns debris it is a Condition precedent to liability under this Policy that the following precautions shall be taken on each occasion

1. Fires to be in a cleared area and at a distance of at fifteen metres from any property
2. Fires not to be left unattended at any time
3. A suitable fire extinguisher to be kept available at the scene of the operations for immediate use
4. Fires to be extinguished at least one hour prior to leaving site at the end of each working day

### 2. Bona Fide Subcontractors Condition

It is a condition precedent to liability under this Section that all "bona fide subcontractors" engaged by the **Assured** shall have in full force and effect throughout the duration of their contract with the **Assured** insurances as follows

1. Employers Liability insurance in respect of their liability at law for **Bodily Injury** to any **Employee**
2. Public/Products Liability insurance in respect of their liability at law for
  - a) **Bodily Injury** to any person
  - b) loss of or damage to tangible property
  - c) nuisance trespass or interference with any easement right of air light water or way

with a Limit of Indemnity of at least £5,000,000 or that shown in the Schedule in respect of Section 2 (whichever is the lower) any one occurrence or series of occurrences arising out of one original cause

and that

1. such insurances contain an Indemnity to Principals Clause
2. the **Assured** shall have obtained and retained a copy of written evidence of such insurances

For the purposes of this Endorsement the term "bona fide subcontractors" means any independent subcontractor engaged by the **Assured** under a contract for services

## EXCLUSIONS TO ALL SECTIONS

No indemnity is provided

1. a) in respect of liability or loss of or damage to property directly or indirectly occasioned by happening through or in consequence of war invasion acts of foreign enemies hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power or confiscation or nationalisation or requisition
  - b) in respect of liability or loss of or damage to property directly or indirectly caused by or contributed to or arising from
    - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
    - (ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof but as far as concerns Section 1 this Exclusion will only apply where such legal liability is
      - (1) that of any principal
      - (2) accepted under agreement and would not have attached in the absence of such agreement
2. for the amount of any excess shown in the Schedule including costs and expenses
  3. in respect of liability arising in connection with
    - a) any work of demolition involving
      - i. ball and chain
      - ii. a method designed and/or intended to demolish any structure or part thereof in one sudden and uninterrupted process
      - iii. the use of explosives
    - b) the construction or structural alteration or repair of transport tunnels
    - c) the construction or structural alteration or repair of basements
    - d) the construction or critical maintenance of hydroelectric or reservoir dams
    - e) the construction alteration or repair of blast furnaces
    - f) work in connection with rail signalling equipment or the laying maintenance or repair of railway track other than private sidings
    - g) any shipbuilding or ship repairing other than contractors working on board a vessel unless such work is critical to the safety of the vessel
    - h) work on the structure or controls of any aircraft
    - i) work on motor vehicles licensed for road use where such work is critical to the safety of the vehicle
    - j) tree felling and/or tree climbing
    - k) cavity wall insulation works when such works have been performed on an existing property building or structure
    - l) kitchen extract duct-work canopy cleaning degreasing and/or removal of fat

### Sanction Limitation and Exclusion Clause

Underwriters will not provide cover be liable to pay any claim or provide any benefit if to do so would expose Underwriters (or any parent company direct or indirect holding company of Underwriters) to any penalty or restriction (including extraterritorial penalties or restrictions so far as such do not contradict laws applicable to the Underwriters) arising out of any trade and economic sanctions laws or regulations which are applicable to Underwriters

## EXTENSIONS TO ALL SECTIONS

### 1. Additional Defence Costs

**Defence Costs** extend to include legal expenses incurred with the Underwriters written consent within the courts of Great Britain Northern Ireland the Isle of Man and the Channel Islands

- a) arising out of representation at any Coroner's Inquest or Fatal Accident inquiry
- b) arising out of any criminal prosecution or proceedings relating to an offence alleged to have been committed during the Period of Insurance and in the course of the **Business** of the **Assured** in respect of matters which may form the subject of indemnity by this Policy (including with the Underwriters prior consent **Employees** partners or directors of the Policyholder) provided that
  - (i) Underwriters shall not be liable for any fines or penalties imposed as a consequence of such prosecution
  - (ii) Underwriters shall not be responsible for **Defence Costs** where at the Underwriters discretion they may require the opinion of counsel (whose appointment is at the Underwriters sole discretion) as to whether or not such costs should extend or continue to extend to the support of such defence and where such counsels opinion is that there is no reasonable defence to the prosecution
  - (iii) Underwriters liabilities for **Defence Costs** in cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974 (and/or any legislation of similar effect) are limited to prosecutions under Section 33(1) (a) to (c) of the Act or similar duty imposed under consolidating legislation or legislation in Northern Ireland the Isle of Man or the Channel Islands
- c) arising out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of Indemnity by this Policy

The indemnity applies only to such liability as defined by each Insured Section of this Policy arising out of the **Business** of the **Assured** as stated in the Schedule subject always to the terms Conditions limitations and Exclusions of such Section and of the Policy as a whole

### 2. Cross Liability Clause

It is hereby declared and agreed that where more than one party is named in the Schedule as the Policyholder indemnity shall apply as though individual insurances have been issued to each party provided always that the Underwriters' total liability shall not exceed the sums stated in the Schedule as the Limits of Indemnity

### 3. Housing Grants Construction and Regeneration Act, 1996

The indemnity granted by this Policy is extended to apply to any process of adjudication or decision of any adjudicator pursuant to the Act provided always that as a condition precedent to Underwriters liability under this Policy the **Assured** agrees to comply with Conditions (a) and (b) as follows

- a) Policy Conditions  
The **Assured** shall
  - (i) notify Underwriters immediately upon receipt (and in no event later than two working days thereafter) of any notice of intention to refer a dispute to adjudication ("notice of adjudication") or of the service by the **Assured** of any notice of adjudication in circumstances which will lead to or are likely to lead to a claim being made against the **Assured** (whether under a process of adjudication or otherwise)
  - (ii) promptly forward to Underwriters all information relating to any dispute referred to adjudication including copies of all documentation made available to the **Assured** or subsequently by the **Assured** to the adjudicator

- (iii) allow the Underwriters to appoint advisers or representatives and to have conduct (including the right but not the obligation to take over the conduct) of the adjudication as they deem appropriate and provide such assistance as the Underwriters may reasonably require
- (iv) meet any request direction or timetable of the adjudicator
- (v) satisfy the Underwriters that any dispute referred to adjudication is or would be the subject of indemnity under this Policy and that the decision reached by the adjudicator represents the award against the **Assured** of a payment of money by the **Assured** which constitutes compensatory damages which form the subject of such indemnity
- (vi) not agree to accept the decision of the adjudicator as finally determining the dispute without the prior written consent of the Underwriters
- (vii) in the event of a decision reached by the adjudicator that such an award as described in v) above is payable give the Underwriters every assistance in instituting legal proceedings (or arbitration if applicable in accordance with the **Assured's** contract) in order to challenge reopen stay the enforcement of or overturn such adjudicator's decision or otherwise to recover such award if the Underwriters deem it appropriate

The Underwriters shall have sole conduct of all such proceedings

b) Conditions relating to contracts

Any provisions relating to adjudications pursuant to the Act in any contract entered into by the **Assured** shall

- (i) provided that the adjudicator must be independent of the parties to the contract
- (ii) not allow for any decision of the adjudicator to be binding or to determine any dispute finally
- (iii) not allow the adjudicator to disregard the legal entitlements of the parties in order to reach a decision based on commercial considerations
- (iv) not prohibit the assistance or representation by advisers or representatives (whether legally qualified or not) at any adjudication
- (v) not place any conditions upon the timing of commencement of legal or arbitration proceedings (other than adjudications pursuant to the Act)

Any dispute or difference arising hereunder between the **Assured** and the Underwriters shall be referred to the arbitration of a Queen's Counsel to be agreed upon by both parties or in the absence of agreement by a QC nominated by the Chairman of the Bar Council The Underwriters agree to pay the costs of such referral except where indemnity has been denied by the Underwriters and the QC upholds such decision

#### 4. Overseas Personal Liability

The indemnity provided by this Policy shall apply to

- a) the Policyholder
- b) at the request of the Policyholder
  - (i) any director official or **Employee** of the Policyholder
  - (ii) any spouse or child of the persons stated in a) or b) i) above who are accompanying such persons

in respect of liability incurred by such persons in a personal capacity in connection with an occurrence happening during the Period of Insurance in any country whilst on a temporary visit to such country in connection with the **Business**

Provided that

- 1) any person entitled to indemnity under this Extension shall as though they were the **Assured** be subject to the terms conditions and limitations of this Policy insofar as they can apply
- 2) nothing in this Extension shall increase the liability of the Underwriters to pay any amount exceeding the Limit of Indemnity regardless of the number of persons claiming to be indemnified
- 3) the Underwriters shall not provide indemnity against
  - a) contractual Liability
  - b) liability for which indemnity is provided by any other insurance
  - c) liability in respect of loss of or damage to property belonging to or in the custody or under the control of any person entitled to indemnity under this Extension
  - d) liability in respect of **Bodily Injury** (as defined for Sections 2 & 3) to any person entitled to indemnity under this Extension
  - e) liability caused by or arising from
    - (i) the ownership or occupation of land or buildings
    - (ii) the carrying on of any business profession trade or employment
    - (iii) the ownership possession or use of animals other than horses or domestic dogs or cats

#### 5. Compensation for Court Attendance

In the event of any of the persons stated below attending court as a witness at the request of the Underwriters in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Section the Underwriters will provide compensation to the Policyholder at the following rates per day for each day on which attendance is required

- a) any director or partner of the Policyholder £250
- b) any **Employee** £100

#### 6. Automatic Acquisitions

The **Assured** shall include any entity acquired by the policyholder provided that

- a. the **Business** is similar to that of the Policyholder
- b. full underwriting information constituting a fair presentation of the risk (including claims information) is provided to the Underwriters within 30 days of the acquisition
- c. the Policyholder accepts any additional terms and conditions required by Underwriters and agrees to pay any additional premium

All General Extensions are subject otherwise to the Policy terms Conditions Limitations and Exclusions

## CONDITIONS APPLICABLE TO ALL SECTIONS

(Conditions 1, 2, 3, and 12, are precedent to Underwriters' liability to provide indemnity under this Policy)

### 1. Claims Procedure

It is a condition precedent to liability that the **Assured** shall give written notice to the Underwriters as soon as reasonably practicable of any incident that may give rise to a claim under this Policy and shall give all such additional information as the Underwriters may require every letter of claim writ summons or process and all documents relating thereto **and any other written notification of claim** shall be forwarded **unanswered** to the Underwriters immediately they are received

***The Assured shall at all times in addition to their obligations set out above afford such information to and co-operate with the Underwriters or their appointed agents to allow the Underwriters to be able to comply with such relevant Practice directions and Pre-action Protocols as may be issued and approved from time to time by the Head of Civil Justice***

No admission offer promise or payment shall be made or given by or on behalf of the **Assured** without written consent of the Underwriters who shall be entitled to take over the conduct in the name of the **Assured** the defence or settlement of any claim or to prosecute in the name of the **Assured** for their own benefit any claim for indemnity or **Damages** or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the **Assured** shall give all such information and assistance as the Underwriters may reasonably require

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an Arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force Where any difference is by this Condition to be referred to arbitration the making of an Award shall be a condition precedent to any right of action against the Underwriters

### 2. Alterations in Risk

It is a condition precedent to liability that the **Assured** is required to notify the Underwriters of all material facts or alterations in the risk which come to his knowledge or arise during the currency of this Policy

### 3. Adjustment of Premium

It is a condition precedent to liability that if any of the Premium for this insurance has been calculated on estimates furnished by the Policyholder the Policyholder shall keep accurate records containing all particulars relative thereto and shall at all times allow the Underwriters to inspect such records The Policyholder shall within three months from the expiry of each Period of Insurance furnish such particulars to Underwriters and the premium for such period shall thereupon be adjusted and the difference paid by or allowed to the Policyholder as the case may be subject to any minimum premium required The Underwriters reserve the right to request that the Policyholder supplies an auditor's certificate with such calculations that are the subject to adjustment under this Policy attesting to the accuracy thereof Such calculations shall include all remuneration paid to any **Employee**

### 4. Discharge of liability

The Underwriters may at any time pay to the **Assured** in connection with any claim or series of claims under this Policy to which a Limit of Indemnity applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such claims

### 5. Apportionment of Defence Costs

Except where the Limit of Indemnity is inclusive of **Defence Costs** if a payment exceeding the Limit of Indemnity has to be made to dispose of a claim the liability of the Underwriters to pay all **Defence Costs** in connection therewith shall be limited to such proportion of the said **Defence Costs** as the Limit of Indemnity bears to the amount paid to dispose of a claim

### 6. Policy Interpretation

Any phrase or word in this Policy and the Schedule will be interpreted in accordance with the laws of England and Wales The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear

### 7. Other Insurance

If any claim covered by this Policy is also covered in whole or in part by any other insurance Underwriters shall have no liability to contribute to such claim

### 8. Fraudulent Claims

If the **Assured** shall make any claim knowing the same to be fraudulent or false as regards the amount or otherwise (including the provision of false or fraudulent documents or statements) then

Underwriters will:

- a) refuse to pay the whole of the claim and
- b) recover from the **Assured** any sums that it has already paid in respect of the claim

Underwriters may also notify the **Assured** that it will be treating all sections of this policy as having terminated with effect from the date of the earliest of any of the fraudulent act In that event the **Assured** will

- a) have no cover under the Policy from the date of termination and
- b) not be entitled to any refund of premium

### 9. Cancellation Clause

Underwriters may cancel this Policy by sending thirty days written notice to the Policyholder's last known address whereupon the Policyholder shall become entitled to a refund of a proportionate part of the premium

### 10. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this agreement but this does not affect any right or remedy of a third party which exists or is available apart from that Act

## 11. Policy Disputes Clause

Any dispute concerning the interpretation of the terms Conditions Limitations or Exclusions contained herein is understood and agreed by both the **Assured** and the Underwriters to be subject to the laws of England and Wales. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

## 12. Premium Payment

It is a condition precedent to liability that all Premiums due to Underwriters are paid within 60 days of inception of this Policy. Non-receipt by Underwriters of such Premiums by midnight of the Premium Due Date shall render this Policy void with effect from inception.

## 13. Due Observance

If the **Assured** does not comply with any part of any condition which makes payment of any claim conditional upon such compliance Underwriters will not pay the claim except where:

1. compliance would tend to reduce the risk of loss of a particular kind or at a particular time or location and
2. the **Assured** has demonstrated that the non-compliance could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

## NOTICE

The **Assured** must make a fair presentation of the risk at inception renewal and variation of this Policy.

If the **Assured** fails to make such a fair presentation of the risk:

- a) Underwriters may avoid this Policy and refuse all claims if
  - (i) such failure was deliberate or reckless and/or
  - (ii) Underwriters would not have entered into this Policy on any terms if the **Assured** had made a fair presentation of the risk.

Should Underwriters avoid the Policy Underwriters shall return the premium paid to the **Assured** unless such failure was deliberate or reckless.

- b) if Underwriters would have entered into the Policy but on different terms had the **Assured** made a fair presentation of the risk Underwriters may
  - (i) reduce proportionately the amount to be paid on any claim if Underwriters would have charged a higher premium calculated by applying the percentage that the actual premium charged bears to the premium that would have been charged had the **Assured** made a fair presentation of risk and/or
  - (ii) treat the Policy as entered into on any such different terms (other than relating to the premium) that Underwriters would have entered into had the **Assured** made a fair presentation of risk.

## COMPLAINTS

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact:

*Compliance Officer  
Tokio Marine HCC  
1 Aldgate  
London  
EC3N 1RE*

## The Financial Ombudsman Service (FOS)

Should you be dissatisfied with the outcome of your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the FOS does not affect your right to take legal action.

The FOS's contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: +44 (0)30 0123 9123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## DATA PROTECTION NOTICE

Tokio Marine HCC respects your right to privacy. In our Privacy Policy (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so (please note that reference to "you" or "your" herein encompasses non-exhaustively "you, your company, employees and / or customers").

We may disclose your personal information to:

- our **group companies**;
- **third party services providers and partners** who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Policy or notified to you when we collect your personal information;
- any **competent law enforcement body, regulatory, government agency, court or other third party** where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a **potential buyer** (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Policy; or
- any **other person with your consent** to the disclosure.

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Policy.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.

# Oil/Gas Industry Exclusions

## POLICY ENDORSEMENT

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This Policy does not provide indemnity in respect of liability arising from or as a consequence of any of the following

1. pollution or contamination unless arising directly from operations on land
2. in respect of operations on land for
  - a) removal of loss of or damage to sub-surface oil gas or any other substance the property of others provided always that this paragraph a) shall not apply to any liability which would otherwise be covered under this Policy for such removal loss or damage directly attributable to blow-out cratering or fire of an oil or gas well owned or operated by or under the control of the Assured
  - b) loss of or damage to or loss of use of property directly or indirectly resulting from subsidence caused by sub-surface operations of the Assured
  - c) Bodily Injury or loss of or damage to or loss of use of property directly or indirectly caused by seepage pollution or contamination provided always that this paragraph c) shall not apply to liability for Bodily Injury or loss of or damage to or destruction of tangible property or loss of use of such property damaged or destroyed where such seepage pollution or contamination is caused by a sudden unintended and unexpected happening during the period of this Policy
  - d) the cost of removing nullifying or cleaning-up seeping polluting or contaminating substances unless the seepage pollution or contamination is caused by a sudden unintended and unexpected happening during the period of this Policy
  - e) fines penalties punitive or exemplary damages

This paragraph 2. shall not extend this Policy to cover any liability which would not have been covered under this Policy had this paragraph not been attached

3. loss of destruction of or loss of use of any exploration or production bore and/or hole and/or well and any consequential loss arising therefrom
4. loss of destruction of or loss of use of any equipment in any exploration or production bore and/or hole and/or well and any consequential loss arising therefrom
5. the cost of controlling/preventing any escape of any substance from any exploration or production bore and/or hole and/or well and any consequential loss arising therefrom
6. the cost of controlling/preventing any fire arising in connection with any exploration of production bore and/or hole and/or well and any consequential loss resulting therefrom
7. the cost of destruction and/or removal of any debris arising from damage to any exploration and/or production vessel platform or rig

**Subject otherwise to the Policy terms Conditions Limitations and Exclusions**

# Efficacy Exclusion (with limited buy-back)

## POLICY ENDORSEMENT

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This Policy does not provide indemnity in respect of liability directly or indirectly arising out of the failure of any fire/smoke alarm/detection device or any sprinkler system or any intruder alarm/monitoring system or any security access control system Product to fulfil the function for which it is intended

For the purposes of this Endorsement Product shall mean any property after it has left the custody or control of the Assured which has been designed specified formulated manufactured constructed installed sold supplied distributed treated serviced altered or repaired by or on behalf of the Assured and shall include any contract work or material for incorporation therein

This Exclusion shall not apply in respect of any fire alarm/detection Product provided that

Underwriters' total liability to pay Damages (including claimants' costs fees and expenses and Defence Costs shall not exceed £500,000 in the aggregate respect of all occurrences or series of occurrences arising out of one originating cause during the Period of Insurance

the Assured shall be responsible for the first 10% or £5,000 whichever is the greater of each and every claim

the Assured will at all times retain full rights of recourse against those supplying any Product or otherwise providing to the Assured a service in connection with any Product or any component part thereof

**Subject otherwise to the Policy term Conditions Limitations and Exclusions**



# Rights of Recourse Condition

## POLICY ENDORSEMENT

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The following Condition is added to the Policy

the Assured will at all times retain full rights of recourse against those supplying Products or otherwise providing to the Assured a service in connection with any Product or any component part thereof unless the Underwriters have agreed in writing to the waiver of such rights

**Subject otherwise to the Policy terms Conditions Limitations and Exclusions**

# Medical/Repatriation Expenses Clause

## POLICY ENDORSEMENT

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This Policy does not provide indemnity in respect of

- 1) medical costs and expenses incurred by the Assured and/or any employee of the Assured
- 2) repatriation costs and expenses incurred by the Assured and/or any employee of the Assured who is injured  
outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

**Subject otherwise to the Policy terms Conditions Limitations and Exclusions**

