



# **Toledo Insurance Solutions**

## **Combined Liability Policy Wording**

**Version 2.0 October 2024**

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## REGULATORY DISCLOSURE

This insurance is administered by Toledo Insurance Solutions and underwritten by Accelerant Insurance UK Limited.

Moorhouse Group Limited trading as Toledo Insurance Solutions is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 308035).

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

## 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
  - a) Great Britain Northern Ireland the Channel Islands and or the Isle of Man Great Britain Northern Ireland the Isle of Man and the Channel Islands
  - b) in respect of Section 4 Great Britain Northern Ireland, the Channel Islands and the Isle of Man
  - c) **Offshore** shall mean from the embarkation onto a conveyance at the point of final departure to an offshore rig or offshore platform until such time disembarkation occurs from the conveyance onto land upon return.
3. **Pollution** shall mean pollution or contamination of the atmosphere or of any water land or other tangible property Discharge disposal release or escape of smoke vapours soot fumes acids alkalis toxic chemicals liquids gases or waste materials or other irritants contaminants or pollutants.
4. **Defence Costs** shall mean all costs fees and expenses incurred by the **Insured** in the defence or settlement of any claim under this Policy
5. **Damages** shall mean monetary compensation capable of being awarded in civil proceedings but excluding aggravated and exemplary damages
6. **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
7. **Any property** (including packaging, containers and labels) after it has left Your custody or control which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by You or on Your behalf

8. **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**
9. **Insured** shall mean
- a) The person(s) or Insurers named in the Schedule
  - b) the personal representatives of the Policyholder in respect of legal liability incurred by the Policyholder
  - c) at the request of the Policyholder
  - d) any principal of the Policyholder as required under contract in respect of work carried out by the Policyholder
  - e) any director or partner of the Policyholder
  - f) any **Employee**
  - g) any other party where required by contract subject to the prior written agreement of the Insurers
  - h) against legal liability in respect of which the Policyholder would have been entitled to indemnity had the claim been made against the Policyholder
  - i) 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 capacity
  - j) each of whom shall as though the Policyholder be subject to the terms and conditions contained herein as far as they can apply
10. **Employee(s)** shall mean
- a) a person under a contract of service or apprenticeship with the Policyholder
  - b) whilst under the direct control and supervision of the Policyholder any
  - c) labour master and persons supplied by him
  - d) labour only sub-contractors
  - e) self-employed persons
  - f) voluntary workers
  - g) individual hired to or borrowed by the Policyholder
  - h) person undertaking study or work experience with the Policyholder
11. **Tools** shall mean
- hand tools and hand held portable power tools the property of or hired by the Insured for use in connection with the business

## SECTION 1 - EMPLOYERS LIABILITY

### OPERATIVE CLAUSE

The Insurers will indemnify the **Insured** in accordance with the Operative and Indemnity Clause but only for Injury to an Employee where such Injury arises out of the Business and is caused during the Period of Insurance as stated in the Schedule within the Territorial Limits. Provided that Our liability to pay damages (including claimants' costs fees and expenses) and Defence Costs shall not exceed the Limit of Indemnity stated in the Schedule in respect of any one occurrence or series of occurrences the Limit of Indemnity stated in the Schedule in respect of any one occurrence or series of occurrences arising out of one originating cause.

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 Insurers

### LIMITS OF INDEMNITY

The liability of the Insurers under this section for damages costs and expenses payable in respect of any one claim against the Insured or series of claims against the Insured arising out of one event shall not exceed the amount stated in the Schedule.

### 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**

### EXTENSION TO SECTION 1

Unsatisfied Court Judgments

The Insurers 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 Insurers 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 Insurers

The liability of the Insurers 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 **Insured** shall repay to the Insurers all sums paid by the Insurers which the Insurers 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**

Certain information relating to your insurance certificate or policy, namely:

- the policy number(s)
- employers' names and addresses (including subsidiaries and any relevant changes of name)
- coverage dates, and
- the Employers' Reference Numbers (ERN) provided by Her Majesty's Revenue and Customs and Companies House

Reference Numbers may be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to the Employers' Liability Database (ELD), the "Database". It is understood by you that the above named information provided to Insurers will be processed by Insurers, for the purpose of providing the ELD, in compliance with the provisions of the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. The ELTO may provide such information to third parties to assist individuals with claims arising out of their course of employment in the United Kingdom for employers carrying on, or who carried on, business in the United Kingdom, to identify an insurer or insurers that provided employers' liability insurance. 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. 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

#### Indemnity

The Insurers will indemnify the Insured against all sums that the Insured shall become legally liable to pay as damages and costs and expenses of claimants in respect of accidental a) injury to any person b) loss of or damage to material property c) nuisance or trespass obstruction loss of amenities or interference with any right of way light air or water d) wrongful arrest detention imprisonment or eviction of any person or invasion of the right of privacy occurring within the Territorial Limits during the Period of Insurance and happening in connection with the Business.

#### Limit of Indemnity

The liability of the Insurers for all damages payable to any claimant or number of claimants as a result of any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause shall not exceed the amount stated in the Schedule. 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 Insurers' 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 **Insured** or in the **Insured's** care custody and control other than
  - a) **Employee's** and visitors clothing and personal effects
  - b) premises (including contents thereof) not owned nor rented by the **Insured** but temporarily occupied by them for the purpose of work therein or thereon
  - c) premises tenanted by the **Insured** to the extent that the **Insured** would be held liable in the absence of any specific agreement
4. 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
  - a) 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)
  - b) 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 **Insured** 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

caused by the ownership or operation by or on behalf of the **Insured** 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 drone unmanned aerial vehicle 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 **Insured** 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 **Insured** 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 **Insured**
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 **Insured** 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 of, 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

any "Superstructure" and/or

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 **Insured**

"Structural Building Product" means any brick building block steel concrete cement mortar or any other structural **Product**

## **EXTENSIONS TO SECTION 2**

### **1. Data Protection**

Insurers will also indemnify the **Insured** 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 **Insured** in writing during the Period of Insurance provided always that the indemnity shall not apply to

liability caused by or arising from any incident or circumstances known to the **Insured** at the inception of this cover and which could reasonably have been expected to give rise to a claim

any claim or claims made by or on behalf of any director partner or **Employee** of the **Insured** in connection with their employment in the **Business**

proceedings consequent upon any deliberate act or omission by or on behalf of the **Insured** if the result could reasonably have been expected having regard to the nature and circumstances of such act or omission

any fines or penalties of any kind

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

It is a condition precedent to liability under this Extension that the **Insured** 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 Insurers will indemnify the **Insured** 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 attaches 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 **Insured** 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 Insurers' 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 Insurers' 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 Insurers have provided unbroken cover for consecutive periods of insurance
- 3) The **Insured** 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 **Insured** 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 Insurers of such circumstance any claim which may subsequently be made against the **Insured** 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**

The Insurers will indemnify the **Insured** 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 **Insured**
- 4) 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 **Insured** 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 **Insured** failing to take reasonable precautions to prevent such **Pollution**

### **LIMITS OF INDEMNITY**

Insurers 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 Insurers' 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 **Insured**
- 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 **Insured** or otherwise in the **Insured'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 Insured or formerly owned by or formerly leased or rented to the Insured
  - 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 Insured failing to take reasonable precautions to prevent such Pollution

- c) Insurers 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 Insured 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 Insured (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 Insured 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. Hot Work, Welding and Cutting Conditions

It is a condition precedent to liability under this Section that in respect of Hot Work the undernoted precautions will be complied with on each occasion where the Insured or persons acting on behalf of the Insured 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 Insured's own premises

- a) the area in which work is to be carried out to be examined and combustible property within the vicinity of the work either removed or as far as practicable covered by non-combustible materials
- b) the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence
- c) if work is to be carried out overhead the area beneath must be similarly cleaned and combustible material removed
- d) combustible floors/substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material
- e) where work is being carried out in any enclosed area an additional Employee of the Insured or an Employee of the occupier shall be present at all times to guard against an outbreak of fire
- f) no work should be carried out unless specifically authorised by the occupier who should also be asked to approve the safety arrangements
- g) the following must be kept available for immediate use near the scene of operations
  - i. suitable fire extinguishing appliances to be kept available for immediate use at the point of work or as near as is practicable
  - ii. 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

- h) 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 Insured's own Employee then appropriate arrangements must be made with the occupier
- i) 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 Insured or persons acting on behalf of the Insured burns debris it is a Condition precedent to liability under this Policy that the following precautions shall be taken on each occasion

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

#### Bona Fide Subcontractors Condition

- 2. It is a condition precedent to liability under this Section that all bona fide subcontractors engaged by the Insured shall have in full force and effect throughout the duration of their contract with the Insured insurances as follows
  - a) Employers Liability insurance in respect of their liability at law for Bodily Injury to any Employee
  - b) 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 Insured 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 Insured under a contract for services

#### **Asphalt Bitumen Tar or Pitch Heater Conditions**

This Policy does not provide indemnity in respect of liability directly or indirectly arising out of the ownership possession or use of asphalt bitumen tar or pitch heaters unless all of the following precautions are adhered to at all times

- 1) all heating of asphalt bitumen tar or pitch is carried out in a suitable vessel at ground level using bottled gas
- 2) the heating vessel is to be kept in the open and not left unattended whilst in use
- 3) a regulation spill tray is in use
- 4) suitable and approved Fire Extinguishers are kept on hand for immediate use
- 5) a thorough examination must be made in the vicinity of the work approximately one hour after the completion of the work
- 6) 2 people should be in close proximity at all times whilst such vessel is in use

- 7) the heating vessel shall be suitable for the purpose which it is intended and be maintained or used strictly in accordance with the manufacturer's instructions.

## **EXTENSIONS TO SECTIONS 1, 2 & 3**

### **1. Additional Defence Costs**

**Defence Costs** extend to include legal expenses incurred with the Insurers 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 **Insured** in respect of matters which may form the subject of indemnity by this Policy (including with the Insurers prior consent **Employees** partners or directors of the Policyholder)

provided that

- i. Insurers shall not be liable for any fines or penalties imposed as a consequence of such prosecution
  - ii. Insurers shall not be responsible for **Defence Costs** where at the Insurers discretion they may require the opinion of counsel (whose appointment is at the Insurers sole discretion) as to whether or not such costs should extend or continue to extend to the support of such defence and where such counsel's opinion is that there is no reasonable defence to the prosecution
  - iii. Insurers' 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 **Insured** 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 Insurers' 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 Insurers liability under this Policy the **Insured** agrees to comply with Conditions (a) and (b) as follows

- a) Policy Conditions

The **Insured** shall

- i. notify Insurers 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 **Insured** of any notice of adjudication in circumstances which will lead to or are likely to lead to a claim being made against the **Insured** (whether under a process of adjudication or otherwise)
- ii. promptly forward to Insurers all information relating to any dispute referred to adjudication including copies of all documentation made available to the **Insured** or subsequently by the **Insured** to the adjudicator
- iii. allow the Insurers 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 Insurers may reasonably require
- iv. meet any request direction or timetable of the adjudicator
- v. satisfy the Insurers 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 **Insured** of a payment of money by the **Insured** 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 Insurers
- vii. in the event of a decision reached by the adjudicator that such an award as described in v) above is payable give the Insurers every assistance in instituting legal proceedings (or arbitration if applicable in accordance with the **Insured**’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 Insurers deem it appropriate

The Insurers 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 **Insured** shall provided that the adjudicator must be independent of the parties to the contract

- i. not allow for any decision of the adjudicator to be binding or to determine any dispute finally
- ii. not allow the adjudicator to disregard the legal entitlements of the parties in order to reach a decision based on commercial considerations
- iii. not prohibit the assistance or representation by advisers or representatives (whether legally qualified or not) at any adjudication
- iv. 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 **Insured** and the Insurers 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 Insurers agree to pay the costs of such referral except where indemnity has been denied by the Insurers 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
  - a. any director official or **Employee** of the Policyholder

- b. any spouse or child of the persons stated in a) or b) i) above who are acInsurersing 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 **Insured** 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 Insurers to pay any amount exceeding the Limit of Indemnity regardless of the number of persons claiming to be indemnified
- 3) the Insurers 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 Insurers in connection with a claim in respect of which the Policyholder is entitled to indemnity under this Section the Insurers 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 £500.00
- b) any **Employee** £250

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

## SECTION 4 CONTRACTORS ALL RISKS

### OPERATIVE CLAUSE

The Insurers will indemnify the **Insured** as stated in the Schedule by payment or at its option by reinstatement or repair in respect of physical loss or physical damage arising from any cause not otherwise excluded and occurring anywhere within the **Territorial Limits** during the Period of Insurance to property which is being used or is intended for use in connection with the business and the works on any contract site which is in connection with the business

- 1) The permanent or temporary works/ materials incorporated or for incorporation therein other than property insured by item 2. below being the property of the **Insured** or for which the **Insured** are responsible including all transits in respect of any contract or work undertaken whether such contract or work was commenced during the Period of Insurance



- 2) Own plant **Tools** and equipment demountable and temporary buildings and/or caravans and/or other items of a like nature and materials and/or stores and/or any other property of whatsoever nature used or intended for use in connection with any contract works being undertaken by the **Insured** and insured under this Policy all being the property of the **Insured** or hired by the **Insured** under the Contractors Plant Association conditions or conditions no more onerous including transit by road rail or inland waterway or elsewhere within the territorial limits
- 3) **Employees** tools and other Effects for which the **Insured** is responsible whilst on any site or for which the **Insured** is responsible under the terms of any joint working agreement The indemnity provided is limited to GBP 500 per **Employee** unless otherwise agreed

#### **EXCLUSIONS TO SECTION 4**

No indemnity is provided in respect of

1. consequential loss of use penalties for delay or non-completion or liquidated damages
2. loss of or damage to
  - a. aircraft aero spatial devices or hovercraft
  - b. waterborne craft or vessels other than safety boats non-self propelled craft or other craft up to 20 feet in length on or about the contract site
3. loss of or damage to mechanically propelled vehicles other than
  - a. vehicles designed primarily to operate as tools of trade (which shall be deemed to include any plant primarily designed to operate on or about a contract site)
  - b. other vehicles brought on to a site for use only on such site
4. All costs rendered necessary by defects of material workmanship design plan or specification and should damage occur to any portion of the Property Insured containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost which would have been incurred if replacement or rectification of the Insured Property had been put in hand immediately prior to the said damage.

For the purposes of this Section and not merely this Exclusion the Property Insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the Property Insured or any part thereof

5. the cost of making good
  - a. mechanical or electrical breakdown or derangement
  - b. wear tear gradual deterioration

but this Exclusion shall be limited to the parts immediately affected and shall not apply to accidental loss or damage arising in consequence thereof

6. the cost of making good any form of corrosion erosion rust oxidation mildew howsoever the same may arise
7. loss of or damage to stock and materials in trade and/or materials for incorporation into the contract works whilst away from any contract site unless in transit
8. loss of or damage to cash notes postal and/or money orders cheques stamps or negotiable instruments of whatsoever nature or other securities for money
9. loss of or damage to any part of the property insured arising out of the works being taken into use or occupation (except for testing and commissioning when applicable) unless the **Insured** shall give notice to Insurers as soon as possible and shall agree to pay such additional premium as Insurers may reasonably require

This Exclusion shall not apply

- a) to the use of any property as a show house with a value up to GBP 250,000 and contents with a value up to GBP 50,000
- b) during the period of 14 days from the date of issue by the Engineer of a Certificate of Completion when a contract is subject to the Standard Conditions of Contract of the Institute of Civil Engineers or equivalent conditions of contract
- 10. any loss of property either by disappearance or by shortage if such disappearance or shortage is only revealed when a routine inventory is made or is not traceable to an individual event or occurrence
- 11. destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 12. loss or damage for which the **Insured** is relieved of responsibility under the terms of any contract
- 13. loss or damage arising from directional drilling operations unless otherwise agreed
- 14. the cost of normal upkeep or normal making good
- 15. loss or damage which under the terms or conditions of the contract is the responsibility of the Employer unless the **Insured** has agreed under the terms or conditions of the said contract to accept responsibility to indemnify or to arrange insurance on the Employer's behalf in respect of such liability loss or damage
- 16. loss or damage caused by the wilful act or wilful negligence of the **Insured**
- 17. loss or damage to existing structures and/or existing property being worked upon unless otherwise agreed
- 18. loss or damage arising from transits by sea or air
- 19. loss or damage caused by contamination of asbestos or asbestos dust
- 20. loss or damage arising from **Terrorism** as follows

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto unless an endorsement is issued that expressly overrides the provisions contained herein the Policy does not provide indemnity

- a) for loss destruction of or damage to any property whatsoever or any loss or cost or expense of whatsoever nature resulting or arising therefrom or any consequential loss
- b) against any legal liability of whatsoever nature directly or indirectly caused by resulting from or contributed to by or arising from or in connection with
  - I. any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss
  - II. any action taken in controlling preventing suppressing or in any way relating to any act of **Terrorism**

If the Insurers allege that by reason of this Exclusion any loss liability damage cost or expense or consequential loss is not covered by this Policy the burden of proving the contrary shall be upon the **Insured**

- 21. loss or damage arising from contracts involving work in on over or adjacent to tidal waters tunnels (but not cut and cover) galleries with an estimated contract value greater than GBP 25,000 unless specifically agreed
- 22. Theft:
  - a) from unattended vehicles at the **Insured's** premises unless the vehicle is in a locked building or secure compound
  - b) from unattended vehicles otherwise away from any contract site unless
  - c) in respect of items carried inside any such vehicle or contained within vehicle storage boxes
  - d) the vehicle is secured by all factory fitted locks and alarm/immobiliser (where fitted) and
  - e) any externally mounted vehicle storage boxes are locked and

- f) the keys have been removed from the vehicle or the vehicle is garaged in a locked building or parked in a secure compound
- g) in respect of items carried upon or attached to any such vehicle
- h) the vehicle is garaged in a locked building or parked in a secure compound or
- i) the vehicle is in transit other than where parked overnight and the keys have been removed from the vehicle
- j) of plant and equipment when not in use unless
- k) the item is secured by all factory fitted locks and alarm/immobiliser (where fitted) and
- l) the keys have been removed from the item

23. loss or damage to any contract or plant or equipment within the High Radio Active Zone (HRZ) of any nuclear installation

24. any

#### “Cyber Loss”

loss damage liability claim cost expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any loss destruction misuse misrepresentation corruption unauthorised appropriation loss of use modification unauthorised transmission reduction in functionality repair replacement restoration or reproduction of or unauthorised access to any “Data”, including any amount pertaining to the value of such “Data” regardless of any other cause or event contributing concurrently or in any other sequence thereto

In the event any portion of this endorsement is found to be invalid or unenforceable the remainder shall remain in full force and effect

For the purpose of this Exclusion:

“Cyber Loss” means any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any “Cyber Act” or “Cyber Incident” including but not limited to any action taken in controlling, preventing suppressing or remediating any “Cyber Act” or “Cyber Incident”

“Cyber Act” means an unauthorised malicious or criminal act or series of related unauthorised malicious or criminal acts regardless of time and place or the threat or hoax thereof involving access to processing of use of or operation of any “Computer System”

“Cyber Incident” means any error or omission or series of related errors or omissions involving access to processing of use of or operation of any Computer System or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access process use or operate any Computer System

“Computer System” 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 a “Computer System”

25. any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with a “Communicable Disease” or the

fear or threat (whether actual or perceived) of a "Communicable Disease" regardless of any other cause or event contributing concurrently or in any other sequence thereto provided that subject to the other terms conditions and exclusions contained herein this Policy shall cover physical loss of or damage to the property insured where such physical loss or damage is directly caused by or arising from fire lightning explosion aircraft or vehicle impact power failure or surge falling objects windstorm rainstorm hail tornado cyclone typhoon hurricane earthquake seaquake seismic and/or volcanic disturbance/eruption tsunami flood storm surge water damage liquefaction freeze ice storm sleet weight of snow or ice avalanche smoke sprinkler leakage meteor/asteroid impact landslip landslide mudslide sinkhole collapse bush fire forest fire riot riot attending a strike looting civil commotion vandalism and malicious mischief or theft

For the purpose of this Exclusion Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

the substance or agent includes but is not limited to a virus, bacterium parasite or other organism or any variation thereof whether deemed living or not and

the method of transmission whether direct or indirect includes but is not limited to airborne transmission bodily fluid transmission transmission from or to any surface or object solid liquid or gas or between organisms and

the disease substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to deterioration of loss of value of marketability of or loss of use of property

26. loss or damage arising from contracts originally scheduled to be of longer duration than 36 months (exclusive of the maintenance period)

## **MEMORANDA TO SECTION 4**

### **1. PROFESSIONAL FEES**

This Section includes architects' surveyors' consulting engineers' and other professional fees necessarily incurred in connection with the reinstatement of property insured

Provided that

- a) such fees shall not exceed those authorised under the scale of the appropriate professional body or institute regulating such charges subject to a maximum of 15% of the estimated contract value or GBP 250,000 whichever is the less
- b) the Insurers shall not provide indemnity against any fees incurred in preparing or pursuing any claim

### **2. DEBRIS REMOVAL**

This Section includes costs and expenses necessarily incurred in respect of removal of debris dismantling demolition (including off site storage) shoring propping and clearance of drains and sewers following loss or damage insured up to 10% of the amount of the loss

### **3. SPECULATIVE HOUSING**

In the event of speculative housing being completed but unsold cover under this Section shall continue for a period of six months unless otherwise agreed from the date of practical completion but the Insurers liability shall not exceed GBP 250,000 any one occurrence

### **4. PLANS**

The property insured by Paragraph 1. of the Operative Clause shall be deemed to include plans and specifications or other contract documentation of the works or temporary works but only for the cost of reproducing such plans specifications and documentation up to maximum limit of GBP 10,000

### **5. GENERAL INTEREST**

This Section duly notes the interest of any Bank Finance Insurers Building Society and any other institution or concern that have a financial interest in the property insured by this Section

### **6. MAINTENANCE**

Where required by contract this Section includes physical loss or physical damage

1. occurring during the maintenance period (not exceeding twenty four months unless otherwise agreed) from a cause arising before the issue of a certificate of practical completion
2. occasioned by the Insured in the course of fulfilling his obligations during the maintenance period as required by the terms of the contract

### **7. OCCURRENCE**

The word "occurrence" shall mean all individual losses arising out of and directly occasioned by one event However the duration and extent to any "occurrence" so defined shall be limited to 72 consecutive hours as regards hurricane typhoon windstorm rainstorm hailstorm and/or tornado

72 consecutive hours as regards earthquake seaquake tidal wave and/or volcanic eruption

## **8. EMPLOYEES EFFECTS DEFINITION**

It is understood and agreed that for the purpose of this Section the Insured's Employees effects shall include physical loss of or physical damage to Tools clothing and personal effects (but not furs money and jewellery) belonging to any

- a) director or Employee of the Insured
- b) clerk of works resident engineer or his Employee

whilst on or about any contract site

## **9. ADJUDICATION AWARDS CLAUSE**

- a) The Insurers will indemnify the Insured against an award (or any part thereof) made in respect of a construction dispute and resulting from an adjudication procedure which complies with the provisions of the Housing Grants Construction and Regeneration Act 1996
  - i. indemnity shall only apply to the extent that such an award relates to loss damage or liability for which an indemnity is provided by this Section
  - ii. any payment made by the Insurers in respect of such an award shall be made without prejudice to any other rights of the Insurers under this Section
- b) It is a condition precedent to any liability of the Insurers to make any payment under this Memorandum where there is a construction contract dispute relating to loss damage or liability for which an indemnity is or may be provided by this Memorandum
  - I. any notice received by the Insured from any party of intention to refer such a dispute for adjudication shall be forwarded to the Insurers within five days of receipt
  - II. the Insured shall provide prior notice to the Insurers of any intention by them to refer any such dispute for adjudication
  - III. the Insured shall not accept any award made by an adjudicator to such a dispute as being final without the prior agreement of the Insurers

## **10. JOINT CODE OF PRACTICE**

In respect of all contracts or work whose estimated value (including free issue materials) exceeds GBP 1,000,000 the Insured undertakes to comply with the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation Fifth Edition dated January 2000 (the Joint Code) or any subsequent edition thereof

The appointed representative of the Insurers shall have the right at all reasonable times to enter and inspect any such contract site for the purpose of ensuring that the conditions of such sites or work in all respects comply with the Joint Code

For the purpose of Paragraph 6.3 of the Joint Code any building site including those where demolition alterations fitting out renovations refurbishment or repair work is carried out whose estimated value (including free issue materials) exceeds GBP 20,000,000 shall be deemed to be a "Large Project"

In the event of a breach of the Joint Code the Insurers may inform the Employer and management of the Insured the nature of the breach and may specify the required remedial measures (the Remedial Measures) and the reasonable period of time in which such Remedial Measures are to be completed. If the Insured should fail to complete such Remedial Measures within the specified time the Insurers may confirm the same by notice in writing given by actual delivery or by registered post or by recorded delivery to both the Employer and the Insured at their respective addresses nominated by the Insured at the inception of cover or as otherwise subsequently amended

Such notice shall at the discretion of the Insurers either suspend or cancel the Policy from the date named in the notice which shall not be less than 30 days from the date of delivery of such notice it being understood the Policy may be reinstated with effect from the date on which the Insurers are satisfied that the Remedial Measures have been completed

This Memorandum shall prejudice waive or remove the rights of the Underwriter or the **Insured** under the terms exceptions and conditions of this Section

#### **11. PUBLIC AUTHORITIES REQUIREMENTS**

The Insurers will indemnify the Insured for such additional costs of reinstatement of the works as may be incurred with the Insurers written consent in complying with the stipulations of legislation or building or other regulations under or framed in pursuance of any Act of Parliament or bye-laws of any public authority first imposed upon the Insured following damage provided that the reinstatement is completed within twelve months of the occurrence of the loss or damage or within such further time as the Insurers may in writing allow

Provided that the Insurers shall not be liable in respect of costs for

requirements relating to any undamaged part of the works other than foundations (unless foundations are specifically excluded from this Section)

any rate tax duty development or other charge or assessment which may arise out of capital appreciation as a result of complying with any of the regulations or requirements referred to

#### **12. EXPEDITING EXPENSES**

In the event of loss of or damage to Items 1 and 3 of the property insured the cost of repair reinstatement or replacement admitted under this Section shall subject to the consent of the Insurers include the additional costs of overtime weekend shift working plant hire charges express delivery (including air freight) necessarily and reasonably incurred in expediting repair reinstatement or replacement of such loss or damage (but excluding any such costs to expedite the completion of any construction erection or installation of property not lost or damaged) provided that the liability of the Insurers shall not exceed GBP 50,000 in respect of each and every loss or series of losses arising out of one originating cause

#### **13. CONTINUING HIRE CHARGES**

Cover under this Section is extended to indemnify the Insured in respect of their legal liability for the payment of hiring charges in respect of plant hired in by the Insured under Contractors Plant Association and/or British Crane Hire Corporation Conditions of Hire or conditions imposing similar liability whilst such plant is out of use following loss or damage for which an indemnity is provided by this Section (or which would be provided thereunder but for the application of an Excess Clause)

The Insurers will not be liable under this extension for

- a) liability for a period longer than three months or GBP 50,000 whichever is the least
- b) the first 7 days such plant is out of use

#### **14. NEGLIGENT BREAKDOWN**

The Insurers will indemnify the Insured in respect of liability assumed under Clause 9(d) of the Model Conditions for the Hiring of Plant of the Construction Plant-Hire Association or any similar liability assumed under the Scottish Plant Owners Association Conditions or other Conditions no more onerous than these

#### **15. IMMOBILISED PLANT**

In the event of constructional plant and/or equipment becoming unintentionally immobilised in any physical situation in or about the site of an insured contract the necessarily incurred cost of recovery and/or withdrawal shall be "damage" within the meaning of this Section

Always provided that the total liability in respect of the actual damage and the recovery cost shall not exceed the total value of the item at the time of the damage

No indemnity shall be provided hereon in respect of the cost of recovery and/or withdrawal following electrical or mechanical breakdown or derangement where such is the sole reason for the recovery and/or withdrawal

#### **16. INCREASE**

If during the Period of Insurance the actual reinstatement value of the property insured shall be in excess of the sum insured stated in the Schedule then the sum insured shall be deemed to be increased by the amount of such excess but not exceeding in all 110% of the sum insured stated in the Schedule

#### **17. AUTOMATIC REINSTATEMENT**

In consideration of the sum insured not being reduced by the amount of any loss or damage the Insured shall pay the appropriate additional premium calculated at pro rata of the applicable rate on the amount of the loss or damage from the date thereof to the expiry of the period of insurance such additional premium to be disregarded for the purposes of adjustment in accordance with General Condition 3

#### **18. OFFSITE STORAGE**

notwithstanding Exclusion 7 Insurers will indemnify the Insured in respect of physical loss of or physical damage to finished materials or goods designated for and awaiting incorporation into specific contract works while such goods are temporarily held In store away from the contract site but not while such materials or goods are being worked upon subject to a limit of GBP 50,000 any one occurrence

#### **19. COMPLETED PENDING SALE – PRIVATE DWELLING HOUSES**

This Section includes physical damage to private dwelling houses constructed as part of the Contract for one hundred and eighty days from completion of the individual house or until the date of sale whichever occurs first but the Insurers liability shall not exceed GBP 500,000 any one occurrence



## 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
  - any work of demolition involving
  - ball and chain
  - a method designed and/or intended to demolish any structure or part thereof in one sudden and uninterrupted process
  - the use of explosives
  - the construction or structural alteration or repair of transport tunnels
  - the construction or structural alteration or repair of basements
  - the construction or critical maintenance of hydroelectric or reservoir dams
  - the construction alteration or repair of blast furnaces
  - work in connection with rail signalling equipment or the laying maintenance or repair of railway track
  - other than private sidings
  - any shipbuilding or ship repairing other than contractors working on board a vessel unless such work is critical to the safety of the vessel
  - work on the structure or controls of any aircraft
  - work on motor vehicles licensed for road use where such work is critical to the safety of the vehicle
  - tree felling and/or tree climbing
  - cavity wall insulation works when such works have been performed on an existing property building or structure
  - kitchen extract duct-work canopy cleaning degreasing and/or removal of fat

## **SANCTION LIMITATION AND EXCLUSION CLAUSE**

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

## **COMMUNICABLE DISEASE**

Notwithstanding any provision to the contrary within this policy, within any endorsement to this policy or within any extension to this policy, this policy and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether such loss, damage, liability, claim, cost or expense has been suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses; and
- b) Coronavirus disease (COVID-19); and
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- d) any mutation of or variation of a), b) or c) above; and
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f) any fear or anticipation of a), b), c), d) or e) above,

regardless of any other cause or event contributing concurrently or in any other sequence thereto

## **PFAS (PERFLUORINATED COMPOUNDS, PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES) ABSOLUTE EXCLUSION**

*It is hereby understood and agreed that, notwithstanding any provision of this contract, or any policy reinsured by this contract, to the contrary, this contract excludes and shall not cover PFAS losses, as defined herein.*

This contract does not apply to:

- 1) any bodily injury, property damage, personal and advertising injury loss, liability, damage, compensation, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of PFAS; and
- 2) any and all losses, costs and expenses resulting from any claim, litigation, dispute, arbitration, investigation or any other legal proceeding or dispute resolution in whole or in part directly or indirectly caused by, arising out of, resulting from, based upon or in any way related to, any of the following conducts, included but not limited to:
  - a) Actual, alleged or threatened inhalation of, ingestion of, consumption of, contact with, exposure to, existence of or presence of PFAS containing products or materials; or
  - b) Design, manufacturing, production, use, sale, installation, placing on the market, removal, distribution, handling, packaging, storage, marketing, processing of or any other similar business-related activity relating to PFAS-containing products or materials; or
  - c) Testing for, monitoring, cleaning up, abating, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of or in any way responding to, or assessing the effect(s) of PFAS-containing products or materials; or

- d) Failure to report any PFAS-containing products or materials to authorities; or
- e) Failure to warn of potential consequences arising from, or the inadequacy of any warning, relating to any of the conduct described in a) through d) above.

If the Reinsurer alleges that this exclusion applies to any claim under this reinsurance contract the burden of proving the contrary shall be upon the Reinsured.

#### Definition

As used herein "PFAS" means:

Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances in any form, including but not limited to:

- a) any organic molecule, salt, free radical or ion, the composition of which includes at least one
  - i) perfluorinated methyl group (-CF<sub>3</sub>); or
  - ii) perfluorinated methylene group (-CF<sub>2</sub>-); or
- b) any breakdown of any organic molecule, salt, free radical or ion, the composition thereof; or
- c) any good, product or material that has the same or similar chemical formula or structure as such Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances; or
- d) its presence or use in any alloy, by-product, compound or other material or waste that includes or is derived from such compounds or substances

## EXTENSION TO ALL SECTIONS

### 1. AUTOMATIC ACQUISITIONS

The **Insured** 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 Insurers within 30 days of the acquisition
- c) the Policyholder accepts any additional terms and conditions required by Insurers and agrees to pay any additional premium

## CONDITIONS APPLICABLE TO ALL SECTIONS

(Conditions 1. 2. 3. and 16. are precedent to Insurers' liability to provide indemnity under this Policy)

### 1. Claims Procedure

The **Insured** shall give written notice to the Insurers 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 Insurers 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 Insurers immediately they are received

The **Insured** shall at all times in addition to their obligations set out above afford such information to and co-operate with the Insurers or their appointed agents to allow the Insurers 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

In the event of any occurrence giving rise to loss or damage under Section 4 of this Policy the **Insured** shall take such immediate action as is necessary to minimise the loss and in the case of property which has been lost stolen maliciously or wilfully damaged the **Insured** shall give immediate notice to the Police and take all practicable steps to recover property lost and to discover the person or persons responsible for such loss or damage

If Condition 17 of this Policy is operative the **Insured** shall notify The Equipment Register Office 2 H/I, Wessex House, 40 Station Road, Westbury, Wiltshire BA13 3JN Tel No: 01225464599 <https://www.ter-europe.org> in respect of any theft of any plant or equipment

No admission offer promise or payment shall be made or given by or on behalf of the **Insured** without written consent of the Insurers who shall be entitled to take over the conduct in the name of the **Insured** the defence or settlement of any claim or to prosecute in the name of the **Insured** 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 **Insured** shall give all such information and assistance as the Insurers 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 Insurers

### 2. Alterations in Risk

The **Insured** is required to notify the Insurers 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

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 Insurers to inspect such records The Policyholder shall within three months from the expiry of each Period of Insurance furnish such particulars to Insurers 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 Insurers 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. Choice of Law Clause

It is hereby agreed between Insurers and the **Insured** that indemnity provided by this Policy shall apply only to judgements of first instance against the **Insured** in the Courts of Law of Great Britain Northern Ireland the Isle of Man and the Channel Islands and not to judgements obtained elsewhere nor to judgements or orders obtained in the said courts for the enforcement of foreign judgements whether by way of reciprocal agreements or otherwise unless the **Insured** has requested that there shall be no such limitation and has accepted the terms offered by Insurers in granting such cover which offer and acceptance must be signified by specific endorsement to this Policy

#### 5. Discharge of Liability

The Insurers may at any time pay to the **Insured** 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 Insurers shall relinquish the conduct and control of and be under no further liability in connection with such claims

#### 6. 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 Insurers 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

#### 7. 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

#### 8. Other Insurance

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

#### 9. Fraudulent Claims

If the **Insured** 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

Insurers will:

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

Insurers may also notify the **Insured** 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 **Insured** will

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

## **10. Cancellation Clause**

Insurers 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

## **11. Precautions**

The **Insured** shall take all reasonable precautions or steps

- a) to observe and comply with all Statutory or local authority laws obligations and requirements
- b) in the selection of **Employees** or sub-contractors
- c) to see that construction plant equipment and machinery are substantial and sound and in proper order and fit for the purposes for which they are used

## **12. Temporary Precautions**

If any defect in the Contract Works or construction plant equipment and machinery shall be discovered the **Insured** shall until such defect has been made good cause temporary precautions to be taken as the circumstances may require

The **Insured** shall at all times take all reasonable precautions to prevent accidents injury loss or damage

## **13. Subrogation**

Any claimant under this Policy shall at the request and at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Insurers for the purpose of enforcing any rights and remedies of or obtaining relief or indemnity from other parties to which the Insurers shall be or would become entitled or subrogated upon its paying for or making good any damage insured by this Policy whether such acts and things shall be or become necessary or required before or after their indemnification by the Insurers

## **14. 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

## **15. Policy Disputes Clause**

Any dispute concerning the interpretation of the terms Conditions Limitations or Exclusions contained herein is understood and agreed by both the **Insured** and the Insurers 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

## **16. Premium Payment**

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

## 17. Your Cancellation Rights

Cooling off Period

**You** have the statutory right to cancel **Your Policy** within 14 days of the purchase or renewal of the contract or the day **You** receive the **Policy** or renewal documentation, whichever is the later.

**We** will return the premium in full if cancellation occurs within the 14 day period.

If at the time of cancellation **We** are aware of any claims or incidents under **Your Policy** with **Us** whether paid or outstanding, then no refund of premium will be allowed.

If **You** wish to cancel **Your Policy** after cooling off period

**You** can cancel the **Policy** at any time, during the first 14 days and the Cooling Off Period terms above apply.

To cancel the **Policy** after the Cooling Off Period **You** will need to contact **Your** broker who arranged the insurance for **You**.

And the premium section of the **Schedule** does not stipulate "100% minimum & deposit", **You** are entitled to a return of premium which will be based upon the length of time remaining for the **Period of Insurance**, less a deduction for any administration costs in providing this insurance. The amount is shown in the **Schedule**.

And the premium section of the **Schedule** stipulates "100% minimum & deposit", then **You** will **not** be entitled to any return premium

Return premiums are subject to a signed declaration confirming that **You** are not aware of any claims or incidents that could rise to a claim

If at the time of cancellation **We** are aware of any claims or incidents under **Your Policy** with **Us** whether paid or outstanding, then no refund of premium will be allowed.

## 18. The National Plant & Equipment Register

It is a Condition of this Policy that all Construction Plant Tools Machinery and Equipment with an individual value in excess of GBP 25,000 must be registered with The Equipment Register Office 2 H/I, Wessex House, 40 Station Road, Westbury, Wiltshire BA13 3JN Tel No: 01225464599 <https://www.ter-europe.org/> within 60 days of inception Failure to do so will mean cover provided under Section 4, Item 3 of the Schedule is cancelled

## 19. Due Observance

If the **Insured** does not comply with any part of any condition which makes payment of any claim conditional upon such compliance Insurers 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 **Insured** 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

## 20. Average

If the sum insured in respect of each individual item under section 4 is less than 100% of the full reinstatement value for that item the amount of any claim shall be proportionately reduced

## NOTICE

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

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

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

Should Insurers avoid the Policy Insurers shall return the premium paid to the **Insured** unless such failure was deliberate or reckless

- b) if Insurers would have entered into the Policy but on different terms had the **Insured** made a fair presentation of the risk Insurers may
  - i. reduce proportionately the amount to be paid on any claim if Insurers 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 **Insured** 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 Insurers would have entered into had the **Insured** made a fair presentation of risk



## HOW TO MAKE A CLAIM

Toledo Insurance Solutions use Kennedys Law LLP to take First Notifications of Loss and administer the ongoing claim with the respective insurer.

Toledo Insurance Solutions use Kennedys Law LLP to take First Notifications of Loss

All claims and enquiries should be addressed to:

Kennedys Claims Handling Team c/o Moorhouse Group

Kennedys Law LLP

20 Fenchurch St

London EC3M 3BY

Telephone: 02920 849586

Email: [moorhouseclaims@kennedyslaw.com](mailto:moorhouseclaims@kennedyslaw.com)

Claims in writing should be directed to:

Kennedys Claims Handling Team c/o Moorhouse Group

Kennedys Law LLP

20 Fenchurch St

London

EC3M 3BY

Alternatively, if **you** prefer, please contact Toledo Insurance Solutions or your Broker.

To enable **your** claim to be dealt with quickly, Kennedys Law LLP will require **you** to provide them with assistance and evidence that they require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and telephone numbers
- Policy / Certificate number
- The date of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

Following notification

- provide Kennedy's Law LLP any other required information;
- forward to Kennedy's Law LLP as soon as practicable, any letter, claim, writ, summons or other legal document You receive if a claim for liability is made against You;
- inform the Police as soon as practicable following any loss caused by malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property;
- not admit liability or offer or agree to settle any claim without Our written permission;
- take all care to limit any loss, Damage or Injury;
- provide Us with evidence of value or age (or both) if We require;
- retain ownership of Your property at all times. We will not take ownership of, or accept liability for, any of Your property unless We agree with You in writing in advance to do so;
- carry out any necessary measures to reduce the loss, it is Your responsibility to prove Your loss and retain receipts, photographs and guarantees where practicable.

## 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 you should in the first instance contact

Compliance Officer

Toledo Insurance Solutions

Barclay House

Pontygwindy Road

Caerphilly

CF83 3HU

Telephone: 02920 849556

Email [complaints@ToledoIS.co.uk](mailto:complaints@ToledoIS.co.uk)

If you wish to make a complaint about your claim you can do so at any time by contacting:

Complaints Officer

Kennedys Claims Handling Team c/o Moorhouse Group

Kennedys Law LLP

20 Fenchurch St

London EC3M 3BY

Telephone: 02920 849586

Email: [moorhouseclaims@kennedyslaw.com](mailto:moorhouseclaims@kennedyslaw.com)

### **The Financial Ombudsman Service (FOS)**

Should you be dissatisfied with the way in which your complaint has been handled, the outcome of your complaint or you have not received a final response to your complaint within eight (8) weeks, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the Financial Ombudsman Service 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)800 023 4567

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

**Please note you will need to refer your complaints to the Financial Ombudsman Service within six (6) months of receiving our final response.**

**The Financial Services Compensation Team**

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Financial Services Compensation Scheme in the unlikely event that Accelerant Insurance UK Limited is unable to meet its obligations to You under Your policy. This will depend on the type of insurance and the circumstances of the claim. The service provided by the Financial Services Compensation Scheme is free and impartial.

Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## DATA PROTECTION NOTICE

Toledo Insurance Solutions respects your right to privacy. In our Privacy Policy (available at <https://ToledoIS.co.uk/privacy-notice>) 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 via email to [compliance@ToledoIS.co.uk](mailto:compliance@ToledoIS.co.uk) or in writing to The Data Protection Officer, Toledo Insurance Solutions, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU

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 Toledo Insurance Solutions 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.