

POLICY SCHEDULE

Commercial Property Owners

Policy Number: PP04 021643641

Period of Insurance from 1st February 2019 To Expiry Date 1st February 2020

Agent FLATS DIRECT (OPEN MARKET BUSINESS)
314 - 316 BOURNEMOUTH ROAD
POOLE
DORSET
BH14 9AP

Agency No: 13384
Agent's Ref:

Premium Due £ 1228.00

plus Premium Tax (12.0%) £ 147.36

Total Payable £ 1375.36

Insured HERONBRIDGE CLOSE RTM COMPANY LTD

Trade(s) PROPERTY OWNER AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

Address C/O MR J MORRIS 15 WINDSOR ROAD
SWINDON SN3 1JP

EXCESS

The Policy does not cover :

- a) the first **£250** of each claim under Section 1A - Buildings and Landlord's Contents (other than Fire, Lightning, Explosion and Earthquake)
 - b) the first **£250** of each claim under Section 1B - Glass
 - c) the first **£250** of each claim under Section 2 - Rent (other than Fire, Lightning, Explosion and Earthquake)
- subject to the maximum Excess in respect of a single incident not exceeding **£250**

The following Section(s) is/are in force

Property 1 :
Section 1A - Buildings and Landlord's Contents
Buildings situate:
1-24 Heronbridge Close
Westlea
Swindon
SN5 7DR

Occupation/Use: Flats Constructed Pre 1990

Buildings Sums Insured

Declared Value £	Sums Insured £	Premium Excluding Tax £
1,765,850	2,207,313	1,106.23

IMPORTANT: Please read this policy schedule carefully, check that it meets your requirements and keep it safely with your policy booklet. Any query should be referred immediately to your broker.

**POLICY
SCHEDULE**

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The following Section(s) is/are in force				Declared Value £	Sums Insured £	Premium Excluding Tax £
Landlords Contents at Property 1				N/A	15,000	0.00
Section 1B - Glass						
Glass in the building(s) situate:-						
1-24 Heronbridge Close						
Westlea						
Swindon						
SN5 7DR					INCLUDED	
Section 1C - Owner's Liability to the Public						
TERRORISM EXTENSION						121.77
Section 3 - Employers' Liability						
1. Clerical And Managerial	0	£	0	N/A	N/A	
2. Security Staff, General Maintenance Staff, Caretakers And Gardeners	1	£	100	N/A	N/A	
3. All Other	0	£	0	N/A	N/A	
Total Employers' Liability Premium						0.00

Insured **HERONBRIDGE CLOSE RTM COMPANY LTD**

The Endorsements shown below apply to your Policy.

Operative Endorsements

SUBSIDENCE EXTENSION

Notwithstanding Exception 4d) to SECTION 1A BUILDINGS the cover provided by SECTION 1A BUILDINGS AND SECTION 2 RENT is extended to include Damage caused by subsidence and or ground heave of the site or part of it on which the insured Property stands or landslip excluding

- i) Damage to yards car-parks roads pavements walls gates and fences unless Damage is caused to the buildings of the insured Property
- ii) Damage caused by bedding down of new structures or by the settlement or movement of made up ground or by coastal or river erosion
- iii) Damage occurring whilst the whole or part of the insured Property is in the course of erection structural alterations or repair or demolition
- iv) Damage caused by defective design or workmanship or defective materials
- v) Damage which commenced prior to the inception of the cover under this endorsement
- vi) The first £1,000 of each and every loss after the application of the Underinsurance Clause

Provided that the Insured

- 1. keeps the insured Property in good and substantial repair
- 2. notifies the Company immediately in writing in the event of
 - a) the operation of a cause insured by this Endorsement
 - b) demolition excavation or building being commenced at or affecting any part of the Property insured or the site or adjoining the site

In the event of demolition excavation or building the Company shall have the right to vary or cancel the cover provided by this endorsement

FLY TIPPING

With our written consent the reasonable costs of cleaning and removal of any property deposited illegally within the boundaries of the Buildings(s).

Limit of liability is £500 in respect of any one claim and £5,000 in total in any one period of insurance.

FLATS DIRECT MONEY COVER EXTENSION

DEFINITIONS

MONEY

Cash, Bank Notes, Cheques, Girocheques, Banker's Draft, Money Orders, Postal Orders, Bills of Exchange, unused Postage Stamps, National Insurance Stamps, National Savings Stamps and Certificates, Holidays with Pay Stamps, Credit Company Sales Vouchers, V.A.T. Purchase Invoices, Customer Redemption Vouchers and unused units in franking machines all Your own or for which You are legally responsible and Trading Stamps and Luncheon Vouchers Your own only while in Your custody.

The insurance by this Section 1A Buildings extends to include whilst within the Territorial Limits:

- 1. Money held by Directors and Officers of the Residents Management Company or members of the

Reason for Issue **INVITE RENEWAL**

Schedule Dated

3rd January 2019

Insured **HERONBRIDGE CLOSE RTM COMPANY LTD**

The Endorsements shown below apply to your Policy.

Management Committee of the Residents Association for the benefit of individual flat owners is covered against Damage

2. Any safe strongroom case cash box bag or garment used for the storage or carriage of Money is covered against Damage as a result of theft or attempted theft of Money while:

- (i) in the Building insured by Section 1A Buildings
- (ii) in transit
- (iii) in a bank night safe until removed by an authorised bank official
- (iv) in Your home or the home of any person to whom such Money is entrusted up to the limits of Liability in respect or each occurrence

Limits of Liability

Our liability shall not exceed £1,000 any one occurrence and shall not exceed £2,500 during any one Period of Insurance.

Exceptions

We will not be liable under this extension for

1. (a) Damage due to error or omission in receipts payments or accounting practice
- (b) Indirect loss of any kind
2. Damage due to the dishonesty of any director partner or Employee unless discovered within Seven working days of its occurrence
3. Loss or theft from an unattended vehicle.

FLATS DIRECT EVICTION OF UNAUTHORISED OCCUPANTS & MALICIOUS DAMAGE BY TENANT

Eviction of unauthorised occupants

In respect of Section 1A Buildings the insurance extends to include the reasonable expenses incurred in evicting unauthorised occupiers of the Premises provided that

- a) Our liability shall not exceed £2,500
- b) You take all reasonable precautions to avoid any property becoming occupied by any party other than the Tenant

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Malicious Damage by tenants

In respect of Section 1A Buildings the insurance extends to include Damage to the Buildings caused by Tenants or their guests provided that

- a) Our liability under this extension for any one loss in respect of any one Tenant(s) will not exceed £2,500

For the purpose of this extension Tenant(s) is defined as the person(s) legally occupying the Premises

Flats Direct Policy Wording

It is hereby agreed that the following amendments are noted on the Flats Direct Policy effective from 1st May 2011.

Section 1A - Buildings

Reason for Issue **INVITE RENEWAL**

Schedule Dated

3rd January 2019

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The Endorsements shown below apply to your Policy.

Temporary Removal

(a) the cover in respect of Contents is extended to include such property whilst temporarily removed from the Premises for the purposes of cleaning renovation or other similar purposes to any other premises within the United Kingdom or in transit by road rail or inland waterway

(b) the cover in respect of Contents is also extended to include property as therein defined transferred between Premises described in the Schedule including transit by road rail or inland waterway between such Premises

Provided that Our maximum liability in respect of any one incident of Damage shall not exceed 15% of the Contents Sum Insured shown in the Schedule for any one occurrence and £2,500 any one article

Both (a) and (b) above are subject to:

- (i) such property not being more specifically insured
- (ii) the Excess applying under this Section
- (iii) the property not being removed for more than 90 consecutive days.

Gardening Equipment

Your gardening equipment whilst in any locked outbuilding at the Buildings provided that Our liability shall not exceed £2,500 any one occurrence

Television Aerials

- (a) Radio and television receiving aerials satellite aerials their fitting or masts
 - (b) Closed circuit television systems provided that Our liability shall not exceed £2,500 any one occurrence
- at the Buildings specified in the Policy Schedule

Section 2 - Rent**Alternative Accommodation**

In the event of Damage to Buildings covered by Section 1A of this Policy resulting in

- (a) a residential portion of the Buildings being uninhabitable
- (b) access being prevented to a residential portion of the Premises

This Section extends within the Limit of Liability to include

- (i) the necessary and reasonable additional cost of alternative residential accommodation
 - (ii) the necessary and reasonable cost of accommodation in kennels or catteries for dogs or cats belonging to any owner or lessee in residence, where such pets are not permitted in any alternative accommodation
 - (iii) the necessary and reasonable cost of temporary storage of furniture belonging to any owner or lessee
- during the period necessary to restore their respective parts to a habitable condition

Section 1C - Owners' Liability to the Public**Limit of Liability**Reason for Issue **INVITE RENEWAL**

Schedule Dated

3rd January 2019

Insured **HERONBRIDGE CLOSE RTM COMPANY LTD**

The Endorsements shown below apply to your Policy.

£5,000,000 in respect of any claim or number of claims arising out of one cause.

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions

b) costs of prosecution awarded against You

which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death to any person other than an Employee occurring within the Territorial Limits during the Period of Insurance happening in connection with The Business.

2. a) the payment of fines or penalties

b) any remedial or publicity orders or any steps required to be taken by such orders

3. defence costs and expenses and costs of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy.

4. any proceedings resulting from any deliberate act or omission by You.

Section 3 - Employers' Liability

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of:

a) legal fees and expenses incurred with Our prior written consent for defending prosecutions, including appeals against convictions

b) costs of prosecution awarded against You

which arise from criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007

The total amount payable under this Clause in respect of all claims occurring during any one Period of Insurance is limited to £500,000.

We will not indemnify You under this Clause in respect of:

1. any prosecutions unless they relate to death caused to any Employee within the Territorial Limits during the Period of Insurance and arising out of and in the course of employment or engagement of the Employee by You in The Business.

2. a) the payment of fines or penalties

b) any remedial or publicity orders or any steps required to be taken by such orders

3. defence costs and expenses and costs of prosecution awarded against You for which You are entitled to indemnity under any other policy or would have been entitled to an indemnity but for the existence of this policy.

4. any proceedings resulting from any deliberate act or omission by You.

PUBLIC LIABILITY TERRORISM PROVISION

The Liability Provisions of Exceptions applicable to all Sections 3. Terrorism is extended as follows:

Reason for Issue **INVITE RENEWAL**

Schedule Dated

3rd January 2019

**POLICY
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Commercial Property Owners

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We will indemnify You under Section 1C - Owners' Liability to the Public if insured under this policy against legal liability, costs and expenses directly or indirectly caused by or contributed to by or arising from Terrorism provided that Our liability shall not exceed:

(a) in respect of or arising out of any one occurrence or series of occurrences arising out of one original cause £2,000,000 or the amount of the liability stated in the Schedule whichever is the lower

(b) in respect of all Pollution or Contamination consequent upon Terrorism and which is deemed to have occurred during any one Period of Insurance £2,000,000 in the aggregate or the amount of the Limit of Liability stated in the Policy Schedule whichever is lower

GENERAL DATA PROTECTION REGULATIONS EXTENSION

The following Extension is added to Section 1C - Owners' Liability to the Public if insured under this policy:

8. General Data Protection Regulations

We will indemnify You in respect of legal liability under Article 82 of Regulation (EU) 2016/679 (the "General Data Protection Regulation" or the "GDPR") and the equivalent provision under the Data Protection Act 2018 (all as amended, updated or re-enacted from time to time), in connection with personal data (as defined in the Regulation) processed by You provided that We will not be liable for:

- (a) the payment of fines and penalties
- (b) the cost of replacing reinstating rectifying or erasing any personal data.

Our liability shall not exceed £1,000,000 or the Limit of Indemnity shown in the Schedule, whichever is the lower, during any one Period of Insurance inclusive of costs and expenses

Reason for Issue **INVITE RENEWAL**

Schedule Dated

3rd January 2019

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The Extension shown below applies to your Policy.

TERRORISM EXTENSION

Definitions

The following definitions apply to this Section in addition to the General Definitions at the front of this policy and keep the same meaning wherever they appear in the Section unless an alternative definition is stated to apply.

Act of Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Computer Systems

A computer or other equipment or component or system or item which processes stores transmits or receives **Data**.

Consequential Loss

Loss resulting from interruption of or interference with the **Business** carried on by **You** at the **Premises** in consequence of **Damage** to property used by **You** at the **Premises** for the purpose of the **Business**.

Damage

Loss or destruction of or damage.

Data

Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Denial of Service Attack

Any actions or instructions constructed or generated with the ability to **Damage**, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **Computer Systems**. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **Computer Systems**.

Event

All individual losses arising in respect of a continuous period of 72 hours of which the proximate cause is the same **Act of Terrorism**. The date and time that any such period of 72 hours shall commence shall be set by **Us**.

Hacking

Unauthorised access to any **Computer System**, whether **Your** property or not.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed or adapted for:

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations; or
- c) the storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

Continued

Insured **HERONBRIDGE CLOSE RTM COMPANY LTD**

The Extension shown below applies to your Policy.

Nuclear Reactors

Any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

Phishing

Any access or attempted access to **Data** made by means of misrepresentation or deception.

Territorial Limits

England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987.

Virus or Similar Mechanism

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to **Damage**, interfere with, adversely affect, infiltrate or monitor computer programs, **Computer Systems**, **Data** or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to **Damage**, interfere with, adversely affect, infiltrate or monitor as above.

Cover

We will pay for **Damage** to property within the **Territorial Limits** or **Consequential Loss** arising from an **Act of Terrorism**.

Section 1A: Buildings, Section 1B: Glass, Section 2: Rent

Claims Settlement

The most We will pay for any one **Event** and in total in any one **Period of Insurance** will not exceed:

- a) the total sum insured, or
 - b) for each item its individual sum insured, or
 - c) any other limit of liability
- whichever is the less as stated within the applicable Sections shown in the Terrorism Section of **Your Schedule**.

Maximum Period

The **Period of Insurance** provided by this Section shall be to a maximum of 12 months from the Effective Date or Renewal Date of this policy.

Any subsequent period of cover of 12 months, or part thereof, provided by this Section shall be deemed to constitute a separate **Period of Insurance**, provided that:

- a) no subsequent **Period of Insurance** by this Section shall extend beyond the next Renewal Date of this policy, and
- b) the renewal premium due in respect of this Section has been paid by **You** and received by **Us**.

Conditions

It is agreed that:

- a) in any action, suit or other proceedings where We allege that any **Damage** or **Consequential Loss** is not covered by this policy the burden of proving that such **Damage** or **Consequential Loss** is covered shall be upon **You**
- b) any long term agreement in place is not applicable to **Terrorism**

Continued

Insured

HERONBRIDGE CLOSE RTM COMPANY LTD

The Extension shown below applies to your Policy.

c) this Section is:

- i) not subject to any of the Exclusions specified elsewhere in this policy other than those stated in the Exclusions below
- ii) subject to all the other terms, limits of liability, definitions, provisos and conditions of this policy (including but not limited to any **Excess** or deductible to be borne by **You**) except as expressly varied hereby.

Exceptions

This Section does not cover **Damage** or **Consequential Loss** directly or indirectly:

1. caused by or contributed to by or arising from or occasioned by or resulting from riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
2. caused by contributed to by or arising from or occasioned by or resulting from:
 - a) **Damage** to any **Computer System** or
 - b) any alteration, modification, distortion, erasure or corruption of **Data** in each case whether **Your** property or not, where such loss is directly or indirectly caused by or contributed to, by or arising from or occasioned by or resulting from **Virus or Similar Mechanism** or **Hacking** or **Phishing** or **Denial of Service Attack**.

This Exclusion shall not apply in respect of:

- i) **Damage** which itself results directly (or, solely as regards to (ii) (c) below, indirectly) from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, **Damage** to or movement of buildings or structures, plant or machinery other than any **Computer System**; and
- ii) Comprises:
 - a) the cost of reinstatement, replacement or repair in respect of **Damage** to **Your** Property; or
 - b) **Consequential Loss** as a direct result of **Damage** to **Your** Property or as a direct result of denial, prevention or hindrance of access to or use of the **Premises** by reason of an **Act of Terrorism** causing **Damage** to other Property within one mile of the **Premises** to which access is affected; or
 - c) the amount of loss caused by the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event as a result of **Damage** to **Your** Property and any additional costs or charges reasonably and necessarily paid by **You** to avoid or diminish such loss

and
- iii) is not proximately caused by an **Act of Terrorism** in relation to which the relevant organization or any persons acting on behalf of or in connection with that organization are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

The meaning of Property for the purposes of this Exclusion shall exclude:

- a) money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever; and
- b) any **Data**.

Notwithstanding the exclusion of **Data** We will pay **Consequential Loss**

- a) directly resulting from **Damage** to Property to the extent that such **Damage** within the meaning of sub-paragraph 2. (ii) directly results from any alteration, modification, distortion, erasure or corruption of **Data**
- b) as a result of an occurrence of one or more of the events referred to in sub-paragraph 2. (i) results directly or indirectly from any alteration, modification, distortion, erasure or corruption of **Data**.

Continued

**POLICY
SCHEDULE**

Commercial Property Owners

Policy Number: PP04 021643641

Insured

HERONBRIDGE CLOSE RTM COMPANY LTD

The Extension shown below applies to your Policy.

In no other circumstances will any loss or losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of **Data** be covered by this Section.

3. In respect of:

- a) any **Nuclear Installation** or **Nuclear Reactor** and all fixtures and fittings situated thereon and attached thereto and all pipes wires cables drains or other conduits or service media of any description which are affixed or connected to or in any way serve such **Nuclear Installation** or **Nuclear Reactor**
- b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes
Other than:
 - i) flats and houses insured by trustees and sole traders provided they do not occupy any part of the premises as their own private residence
 - ii) properties which comprise mixed residential and commercial use provided the commercial element exceeds 20%
- c) any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy
- d) bankers blanket bonds
- e) any other type of property which is specifically excluded elsewhere in this policy.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

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

Policy Number **PP04 021643641**

1) Name of Policyholder **HERONBRIDGE CLOSE RTM COMPANY LTD**

2) Date of commencement of insurance **1st February 2019**

3) Date of expiry of insurance **1st February 2020**

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Covea Insurance plc (Authorised Insurer)

A handwritten signature in black ink, appearing to read "James Rodhe".

Chief Executive Officer

Notes

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

Health and safety for small/medium sized businesses

How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

Employers' liability vs public liability - what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies - this covers employers for injury or disease to people they employ; and
- Public liability policies - this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

The law - the Health and Safety at Work etc. Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at www.hse.gov.uk/index.htm.
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

Who is an employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;
- people on work experience schemes, for example, students;
- any person hired or borrowed from another employer including drivers or operators of hired in plant;
- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

Some common concerns

Documentation	<ul style="list-style-type: none">• Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover.• <u>However</u>, although it is <u>not</u> a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.
Written risk assessments	<ul style="list-style-type: none">• If you employ fewer than five employees, there is no need for you to complete written risk assessments. <u>However</u>, although completing and recording risk assessments is <u>not</u> a legal or insurance requirement, it may help in defending any civil law claims made against you.
The role of health and safety consultants	<ul style="list-style-type: none">• You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice - often, this is available from your own staff.• If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at www.oshcr.org.
Testing portable electrical appliances	<ul style="list-style-type: none">• There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance.• However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at www.hse.gov.uk/electricity/index.htm.• For specific guidance, read 'Maintaining portable electric equipment in low risk environments', available at www.hse.gov.uk/pubns/indg236.pdf.

More help

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at <http://www.abi.org.uk/>

You can also find more guidance on the HSE website available at www.hse.gov.uk.

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HERONBRIDGE CLOSE RTM COMPANY LTD

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database - The Employers' Liability Database (ELD).

Covéa Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer Reference Number(s) (ERN) to be insured by this policy.

Company Name	Employer Reference Number	Exempt
HERONBRIDGE CLOSE RTM COMPANY LTD		No