



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

18th April 2019

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured

Name(s)	Evans Warrington Limited
Postal Address	Unit 11/2 Palatine Industrial Estate, Causeway Avenue, Warrington, Cheshire, WA4 6QQ
Our Ref	5496692
Business Description	Commercial Heating, Plumbing and Ventilation Installation, Service and Maintenance.

Employers' Liability

Insurer	:	CNA Insurance Company Ltd via Pen Underwriting Ltd
Policy No.	:	P/COA/10684
Expiry Date	:	23 rd April 2020
Limit of Indemnity any one occurrence	:	£10,000,000
Working At Heights included	:	Yes – no Limit

Primary Public / Products Liability

Insurer	:	CNA Insurance Company Ltd via Pen Underwriting Ltd
Policy No.	:	P/COA/10684
Expiry Date	:	23 rd April 2020
Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability	:	£5,000,000
Excess in respect of each and every claim for property damage	:	£1,000
Indemnity to Principals for whom our clients are working	:	Yes
Working At Heights included	:	Yes – no Limit

Excess Public / Products Liability

Insurer	:	QBE Insurance (Europe) Limited via Pen Underwriting Ltd
Policy No.	:	P/XOQ/10409
Expiry Date	:	23 rd April 2020
Limit of Indemnity any one occurrence	:	£5,000,000
In excess of the Primary limit	:	£5,000,000
Working At Heights included	:	Yes – no Limit

Contractors All Risks

Insurer	:	HSB Engineering Insurance Ltd
Policy No.	:	0006418900
Expiry Date	:	23 rd April 2020
Limit of Indemnity any one contract site	:	£500,000
Excess each and every claim	:	£500

Contractors Plant – Hired in

Insurer	:	HSB Engineering Insurance Ltd
Policy No.	:	0006418900
Expiry Date	:	23 rd April 2020
Limit of Indemnity any one loss	:	£250,000
Excess each and every claim	:	£500

Use of Heat Condition

You must ensure that the following precautions are taken each time any of the following equipment is used:

- (A) electric, oxy-acetylene or similar welding or cutting equipment;
 - (B) cutting or grinding equipment using abrasive disks or wheels;
 - (C) blow lamp, blow torch, hot air gun or hot air stripper; or
 - (D) asphalt, bitumen, tar or pitch heater is used away from premises which You own, hire or rent.
- (1) Before starting work:
- (a) Where You and any other person(s) for whom You are responsible are working at a site, a person responsible for fire safety must be appointed to ensure the following precautions are taken;
 - (b) Fire safety checks to identify material that might be liable to catch fire must be carried out before work commences including the areas:
 - (i) under floors or decks or above ceilings (including false or suspended ceilings); or
 - (ii) behind walls, screens, bulkheads or partitions,and such checks must be repeated regularly during the work and immediate steps taken to extinguish smouldering or flames detected;
 - (c) Combustible materials within 3 metres of the point of application of heat, including, if there is a risk of ignition directly or by conduction, materials:
 - (i) under floors or decks or above ceilings (including false or suspended ceilings); or
 - (ii) behind walls, screens, bulkheads or partitionsmust be removed or, if impracticable covered and protected by overlapping sheets or screens of non-combustible material; and
 - (d) all gaps or holes through which sparks or flames could pass must be covered by non-combustible material.
- (2) While work is in progress:
- (a) a sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected must be kept available at the point of application of heat and used immediately smoke, smouldering or flames are detected;
 - (b) heat equipment must:
 - (i) not be lit until immediately before use or left unattended while lit, switched on or hot; and
 - (ii) must be extinguished immediately after use;
 - (c) cylinders:
 - (i) must not be changed while the equipment is hot; and
 - (ii) not in use must be kept at least 15 metres from the burner;
 - (d) paraffin or petrol powered equipment:
 - (i) must be filled/refilled in the open
 - (ii) must not be filled/refilled while hot;
 - (e) asphalt, bitumen, tar or pitch:
 - (i) must only be heated in the open; and
 - (ii) in a container designed for that purpose, placed on a non-combustible surface at ground level.
- (3) After finishing work
- (a) Hot waste materials and welding rods must be removed and safely disposed of; and

(b) a final fire safety check must be carried out between 30 and 60 minutes after work has finished and immediate steps taken to extinguish smouldering or flames detected.

We will not provide indemnity for any liability under this Policy arising from any act, incident or event occurring while You are not in compliance with this condition, unless You can demonstrate Your failure to comply could not have increased the risk of loss in the circumstances in which it arose

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policy(ies). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours sincerely,

Michael Hughes

Michael Hughes

Account Manager

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