



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

20 April 2022

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 Details:

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

Employers Liability

Public Liability

Insurer:	CNA Insurance Company Limited via Pen Underwriting Limited
Policy number:	P/COA/10684
Cover period:	24 th April 2022 to 23 rd April 2023
Indemnity limit:	£5,000,000
Excess:	£2,500 heat damage, water damage and Underground Services Damage
Excess:	£1,000 all other third party property damage
Basis of Limit:	Any one claim
Working At Heights included	Yes – no limit

Products Liability

Insurer:	CNA Insurance Company Limited via Pen Underwriting Limited
Policy number:	P/COA/10684
Cover period:	24 th April 2022 to 23 rd April 2023
Indemnity limit:	£5,000,000
Excess:	£2,500 heat damage, water damage and Underground Services Damage
Excess:	£1,000 all other third party property damage
Basis of Limit:	In the aggregate

Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021901595
Cover period:	24 th April 2022 to 23 rd April 2023
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000
Basis of Limit:	Any one claim (In the aggregate for Products)
Working At Heights included	Yes – no limit

Contractors Plant – Hired in

Insurer:	HSB Engineering Insurance Limited
Policy number:	0006418900
Cover period:	24 th April 2022 to 23 rd April 2023
Limit of indemnity (£):	£250,000
Excess:	£1,000

Contractors All Risk

Insurer:	HSB Engineering Insurance Limited
Policy number:	0006418900
Cover period:	24 th April 2022 to 23 rd April 2023
Maximum contract site value (£):	£500,000
Excess:	£1,000

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 Partitions

must 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.

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

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 faithfully

Michael Hughes

Michael Hughes

Account Manager

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