



# Greenfield Risk Solutions Ltd

Commercial Insurance &  
Risk Management

☎ 01322 229415

🌐 [www.greenfieldrisksolutions.co.uk](http://www.greenfieldrisksolutions.co.uk)

Suite 5, Second Floor, Hawley Manor  
Hawley Road, DARTFORD, Kent DA1 1PX

## Liability, Plant, Professional Indemnity, Cyber, Management Liability Confirmation of Cover

<b>Insured:</b>	Hydro Descaling Ltd
<b>Business Description:</b>	24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)
<b><u>Cover Details:</u></b>	
<b><u>Employers Liability:</u></b>	
Business Description:	24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)
Limit of indemnity:	£10,000,000
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 <sup>th</sup> September 2024
Exclusions / Conditions:	Employment Practice Dispute Work undertaken on any offshore installation Refer to policy wording
Excess:	NIL

**Public / Products Liability:**

Business Description:	24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)
Limit of indemnity:	£5,000,000 Limit of Indemnity Any One Occurrence for <b>all claims other than</b> arising out of Pollution  Limit of Indemnity Any One Occurrence and in any one Period of Insurance for all claims arising out of <b>Pollution</b>
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 <sup>th</sup> September 2024
Exclusions / Conditions:	“Employer’s Liability” “Employment Practices Dispute” “Fines, Penalties and Liquidated Damages, Punitive and Exemplary Damages” “Pollution and Contamination other than sudden and accidental or where indemnity is provided under Environmental impairment liability Extension” “Professional Liability other than where covered under the Professional Negligence Extension” “Vehicles, Motorcraft, Watercraft and Aircraft” “Work undertaken on any offshore installation” “Bona-Fide Sub-Contractors Insurances” “Burning of debris” “Use of Heat” “Asbestos Exclusion”
Excess:	£1,500 Any One Claim arising from Heat Damage  £1,500 Any One Claim arising from Water Damage  £1,500 Any One Claim arising from Underground Services Damage  £1,500 Any One Claim arising from Damage to Property

**Excess Public / Products Liability:**

Business Description:	24hr Emergency Drain Clearance, High Volume Tanker Jetting, Liquid Waste Disposal, Specialist High Pressure De-Scaling and Root Cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to Sewers and Water Mains and Installation of New Drainage & Pipe Lining Repair (Pipe in Pipe)
Limit of indemnity:	£5,000,000 in excess of £5,000,000 Primary
Insurer:	BNU / Chubb European Group Limited
Policy Number:	BNUXL71174727
Expiry Date:	30 <sup>th</sup> April 2024
Exclusions / Conditions:	As per underlying policy & Asbestos Exclusion LGQa – Sanctioned Territories Exclusion ZX 007 - North American Products Supplied Exclusion ZX 010 – Professional Indemnity Exclusion ZX 029 - Financial Loss Exclusion ZX 030 - Burning & Welding Conditions (Amended)
Excess:	As per primary

**Contract Works:**

Business Description:	24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)
Limit of indemnity:	£20,000
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 <sup>th</sup> September 2024
Exclusions / Conditions:	Consequential Losses Defective Design Existing Structures but considered upon request

Liquidated Damages, fines or any other penalties under contract for delay or non-completion

Terrorism

Wear and Tear

Excess: £1,500 Any One Claim for Theft & Malicious Damage to/involving the Contract Works

£1,500 Any One Claim for Any Other Loss at/involving/from Contract Works

**Owned Plant Insurance:**

Business Description: 24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)

Limit of indemnity: £50,000

Insurer: CNA Insurance Company Limited via Pen Underwriting

Policy Number: P/COA/11591

Expiry Date: 30<sup>th</sup> September 2024

Exclusions / Conditions: Abandonment of property insured

Inventory Loss

Mechanical or Electrical Breakdown

Terrorism

Wear and Tear

Excess: £1,500 Any One Claim for Theft & Malicious Damage to Own Plant

£1,500 Any One Claim for Any Other Loss to Own Plant

**Hired Plant Insurance:**

Business Description: 24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to sewers and water mains, and installation of new drainage + Pipe Lining Repair (Pipe in Pipe) works (100% BFSC basis but under hydro contract)

Limit of indemnity: £50,000

Insurer: CNA Insurance Company Limited via Pen Underwriting

Policy Number: P/COA/11591  
Expiry Date: 30<sup>th</sup> September 2024  
Hiring Charges (Annual): £1,000  
Exclusions / Conditions: Abandonment of property insured  
Inventory Loss  
Wear and Tear  
Excess: £1,500 Any One Claim for Theft & Malicious  
Damage to Own Plant  
£1,500 Any One Claim for Any Other Loss to  
Own Plant

**Professional Indemnity Insurance:**

Limit of Indemnity: £1,000,000 (Any one claim & in total including  
defence costs)  
Business Description: Provision of CCTV drainage surveys ONLY.  
Extensions Active (from 2016) Pollution – Gradual & Seepage Included  
Insurer: HCC International  
Policy Number: PI21X524951  
Expiry Date: 30<sup>th</sup> September 2024  
Excess: £1,500  
Exclusions / Conditions: Retroactive Date: 01/10/2010  
Geographical Limits: WW excluding USA /  
Canada  
Jurisdiction Limits: WW excluding USA / Canada  
Premium Payment Clause  
Sanctions & Embargo Clause  
Rolling policy Endorsement

**Management Liability Insurance:**

Limit of Indemnity: £1,000,000 D&O (£500k inner limit for Corporate  
Liability)  
Insurer: AXA Insurance PLC  
Policy Number AC DIR 4259956  
Expiry Date: 30<sup>th</sup> September 2024  
Excess: Directors' and Officers' or Trustee Liability - NIL  
Company Legal Liability -£5,000  
Employee Dishonesty - £5,000  
Legal Pursuits Cover – Refer to wording  
Exclusions / Conditions: As per Policy Wording

**Environmental Impairment Liability Insurance:**

Contracting Operations:	24 hr emergency drain clearance, High Volume Tanker Jetting, Liquid Waste disposal, Specialist High Pressure de-scaling and Root cutting, CCTV Surveys, Sewer Location & Mapping Services, Pipe lining
Limit of Indemnity:	£1,000,000 (Bodily Injury, Property damage, Clean-up Costs or Nuisance)
Environmental Damage:	£1,000,000
Emergency Costs:	£1,000,000
Insurer:	Navigators Environmental
Policy Number	LLN023HD6210
Expiry Date:	13 <sup>th</sup> June 2024
Excess:	£10,000
Conditions:	As per Policy Wording

**Cyber Insurance:**

Limit of Indemnity:	£1,000,000 Aggregate Limit (E-theft £100k / PCI DSS £250k)
Insurer:	Pen Underwriting
Policy Number:	P-PEN-CYB-0148087
Expiry Date:	1 <sup>st</sup> November 2023
Excess:	£1000-£2500
Conditions:	As per Policy Wording

**Motor Fleet Insurance:**

Business Description:	24hr Emergency Drain Clearance, High Volume Tanker Jetting, Liquid Waste Disposal, Specialist High Pressure De-Scaling and Root Cutting, CCTV Surveys, Sewer Location & Mapping Services, Excavation & Repairs to Sewers and Water Mains, and Installation of new Drainage
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**Limit of Indemnity**

Liability to Third Parties:	Damage to property caused by <ul style="list-style-type: none"><li>• Car £50,000,000</li><li>• Motorcycle £50,000,000</li></ul>
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- Commercial Vehicle £10,000,000
- any other motor vehicle £10,000,000

Inclusive of Costs and Expenses which will not exceed £5,000,000

- any claim from terrorism £5,000,000

4.1 Corporate Manslaughter £5,000,000

4.3 Environmental Statutory Liability  
£1,000,000

Provided always that we will not be liable to pay more than one of the above limits in respect of any one claim or number of claims arising out of one Event or in respect of 4.3 more than the above limit in the aggregate during any one period of insurance.

Damage to Vehicles:

Vehicle bearing a trade plate £25,000

5.3 Hire of Replacement Vehicle

- Car £1,000
- Commercial Vehicle £2,500

5.4a) New Vehicle Replacement 50%

5.7 Residual Value – Trade Plates £5,000

5.10 Theft of Keys £1,000

Goods in Transit

Not Insured

Personal Effects

£100 – Maximum Each Claim

Medical Expenses

£100 – Maximum Each Claim for Each  
Personal Injury

Personal Accident

£10,000 Any One Driver / £250,000 Any  
One event.

Legal Expenses

£100,000 - Any One Incident

Insurer:

Zurich Via Pen Underwriting

Policy Number:

MV23Z0046994

Expiry Date:

30<sup>th</sup> September 2024

Excess:

£500 – Accidental Damage, Fire & Theft /  
Attempted Theft  
£80 – Windscreen

**Conditions:**

Excluding Drivers Under a Specific Age on Specific Vehicle/s

Product Exclusion

Subterranean Damage Exclusion

S013 - Increased Excess Specified Vehicles

P70 HDS

Dated:

22<sup>nd</sup> September 2023

Signed:



Name:

Richard K Thompson

Position:

Managing Director

**NOTE:** This notice only provides a summary of the cover provided by the various policies noted and in no way supersedes documentation issued by insurers. It cannot detail all the terms, conditions and limitations. These are fully set out in the policy documents. For full cover details the policy schedule, wording, presentation, and any other relevant document must be read in conjunction with this summary.

This cover confirmation is valid on the above-mentioned date, however, should there be any material changes to the policyholder's business activities or a change in their policy finance arrangements this information may be invalid.

For the avoidance of doubt, nothing in this confirmation conflicts with the terms set out in the policy documents