



Greenfield Risk Solutions Ltd

Commercial Insurance &
Risk Management

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

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

Insured:	Hydro Descaling Ltd
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)
<u>Cover Details:</u>	
<u>Employers Liability:</u>	
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
Limit of indemnity:	£10,000,000
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 th September 2025
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
Limit of indemnity:	£5,000,000 Limit of Indemnity Any One Occurrence for all claims other than arising out of Pollution Limit of Indemnity Any One Occurrence and in any one Period of Insurance for all claims arising out of Pollution
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 th September 2025
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:	£2,500 Any One Claim arising from Heat Damage £2,500 Any One Claim arising from Water Damage £2,500 Any One Claim arising from Underground Services Damage £2,500 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 th April 2025
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
Limit of indemnity:	£20,000
Insurer:	CNA Insurance Company Limited via Pen Underwriting
Policy Number:	P/COA/11591
Expiry Date:	30 th September 2025
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: £2,500 Any One Claim for Theft & Malicious Damage to/involving the Contract Works
£2,500 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

Limit of indemnity: £60,000

Insurer: CNA Insurance Company Limited via Pen Underwriting

Policy Number: P/COA/11591

Expiry Date: 30th September 2025

Exclusions / Conditions: Abandonment of property insured
Inventory Loss
Mechanical or Electrical Breakdown
Terrorism
Wear and Tear

Excess: £2,500 Any One Claim for Theft & Malicious Damage to Own Plant
£2,500 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

Limit of indemnity: £50,000

Insurer: CNA Insurance Company Limited via Pen Underwriting

Policy Number: P/COA/11591

Expiry Date: 30th September 2025

Hiring Charges (Annual): £1,000

Exclusions / Conditions: Abandonment of property insured
Inventory Loss
Wear and Tear

Excess: £2,500 Any One Claim for Theft & Malicious Damage to Own Plant
£2,500 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: CCTV drain surveys ONLY.

Extensions Active (from 2016) Pollution – Gradual & Seepage Included

Insurer: HCC International

Policy Number: PI24X524951

Expiry Date: 30th September 2025

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: 30th September 2025

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 th June 2025
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 st November 2024
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">• Car £50,000,000• Motorcycle £50,000,000• Commercial Vehicle £10,000,000• any other motor vehicle £10,000,000 Inclusive of Costs and Expenses which will not exceed £5,000,000
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	<ul style="list-style-type: none"> • 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
	<ul style="list-style-type: none"> • 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 th September 2025
Excess:	£4000 max – Accidental Damage, Fire & Theft / Attempted Theft
	£320 max – Windscreen
Conditions:	Excluding Drivers Under a Specific Age on Specific Vehicle/s
	Product Exclusion
	Subterranean Damage Exclusion
	S013 - Increased Excess Specified Vehicles
	P70 HDS + P10 HDS

Dated:

1st October 2024



Signed:

Name:

Richard K Thompson

Position:

Managing Director

This notice only provides a summary of the cover provided by the 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 document supersedes or replaces the terms set out in the insurer policy literature

(This document replaces all / any previously issued versions)