



# Greenfield Risk Solutions Ltd

Commercial Insurance &  
Risk Management

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

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

## General Liability, Plant, Professional Indemnity, 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
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 2026
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 <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 2026
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 / QBE European operations
Policy Number:	GUQ/2026/8181
Expiry Date:	30 <sup>th</sup> April 2027
Exclusions / Conditions:	As per underlying policy & Asbestos Exclusion Communicable Disease Exclusion Costs and expenses incurred without consent Exclusion Cyber risks Exclusion Data Protection Liabilities Exclusion Fines and penalties Exclusion Motor vehicles in United States of America and Canada Nuclear hazards Exclusion Offshore activities Exclusion Toxic Mould Exclusion War and terrorism Exclusion
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 <sup>th</sup> September 2026

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:	30 <sup>th</sup> September 2026
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
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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 2026
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:	PI25X524951
Expiry Date:	30 <sup>th</sup> September 2026
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

**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	LLN025TE7375
Expiry Date:	13 <sup>th</sup> June 2026
Excess:	£10,000
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:	<p>Damage to property caused by</p> <ul style="list-style-type: none"> <li>• Car £50,000,000</li> <li>• Motorcycle £50,000,000</li> <li>• Commercial Vehicle £10,000,000</li> <li>• any other motor vehicle £10,000,000</li> </ul> <p>Inclusive of Costs and Expenses which will not exceed £5,000,000</p> <ul style="list-style-type: none"> <li>• any claim from terrorism £5,000,000</li> </ul> <p>4.1 Corporate Manslaughter £5,000,000</p> <p>4.3 Environmental Statutory Liability £1,000,000</p> <p>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.</p>
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Damage to Vehicles:	<p>Vehicle bearing a trade plate £25,000</p> <p>5.3 Hire of Replacement Vehicle</p> <ul style="list-style-type: none"> <li>• Car £1,000</li> <li>• Commercial Vehicle £2,500</li> </ul> <p>5.4a) New Vehicle Replacement 50%</p> <p>5.7 Residual Value – Trade Plates £5,000 5.10 Theft of Keys £1,000</p>
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Goods in Transit	Not Insured
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Personal Effects	£100 – Maximum Each Claim
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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 2026
Excess:	£4000 max – Accidental Damage, Fire & Theft / Attempted Theft
	£320 max – Windscreen
<b>Conditions:</b>	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: 27<sup>th</sup> April 2026

Signed:



Name:

Mark Brunton

Position:

Commercial Account Handler

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)