



3. Products Liability      £ 5,000,000 any one Event and in the aggregate  
for the Period of Insurance

Excess                       : Nil under Employers Liability each and every claim as  
more fully described in General Definitions.

                                      : £1,000 under Public/Products Liability each and every claim as  
more fully described in General Definitions.

Situation       : Great Britain, Northern Ireland, The Isle of Man and the Channel  
Islands and as form.

For full wordings of applicable endorsements, please see the attached schedule.

We trust that this is the information that you require.

Yours faithfully



N Barrington

Enc



## COMMERCIAL CASUALTY POLICY

Effective Date:  
 Policy Number:  
 Issued to:

### BURNING WELDING AND CUTTING CONDITION

It shall be a condition to liability that:

1. the Insured shall adhere to all the precautions listed below on each occasion where the Insured, or persons acting on behalf of the Insured, are using any oxyacetylene or electric, welding, or cutting, or grinding equipment, or any blow lamp, blow torch, or hot air gun, away from their own premises:
  - (a) the immediate area in which the operation is to be carried out must be segregated to the greatest practicable extent by the use of screens made of metal and/or fire retardant material;
  - (b) the whole of this segregated area must be adequately cleaned and freed from combustible material before operations commence;
  - (c) combustible floors or substances, in or surrounding the segregated area must be liberally covered with sand, or protected by overlapping sheets of incombustible material;
  - (d) where work is being carried out in an enclosed area an additional Employee of the Insured, or an employee of the occupier, shall be present at all times to guard against an outbreak of fire;
  - (e) no work shall be carried out unless specifically authorised by the occupier, who should also be asked to approve the safety arrangements;
  - (f) blow lamps and blow torches must be lit, and hot air guns switched on, as short a time as possible before use, and extinguished or switched off immediately after use;
  - (g) lighted blow lamps and blow torches and switched on hot air guns must not be left unattended;
  - (h) the following must be kept available for immediate use at or near the scene of operations:
    - (i) suitable fire extinguishers  
and/or
    - (ii) hoses connected up in readiness for immediate use and tested prior to the commencement of work;
  - (i) a thorough examination must be made in the vicinity of the work approximately one hour after the termination of each operation. If it is not practicable for such examination to be made by the Insured's own Employee, then the Insured must make appropriate arrangements with the occupier;
  - (j) before "burning off" metal work built into, or projecting through, walls or partitions, an examination must be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat.

## COMMERCIAL CASUALTY POLICY

---

2. where the Insured, or persons acting on behalf of the Insured, burns debris or other materials away from their premises, it shall be a condition to liability that the Insured shall adhere to the following precautions on each occasion:
- (a) fires to be in a cleared area and at a distance of at least 10 metres from any property;
  - (b) fires are not to be left unattended at any time;
  - (c) suitable fire extinguishers are to be kept available for immediate use;
  - (d) fires to be extinguished at least one hour prior to leaving the site at the end of each working day.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### FENCING AND SIGN CONDITION

It shall be a condition to liability that the Insured shall ensure that all:

- (a) sites have:
  - (i) suitable fencing to prevent access by unauthorised third parties;
  - (ii) adequate signs posted around the perimeter, and at specific known hazards, warning of any danger;
- (b) fencing and signs are properly maintained and regularly checked, and any faults discovered remedied immediately.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### GUARDS ON MACHINES CONDITION

It shall be a condition to liability that the Insured must ensure that:

- (a) suitable guards and other safety equipment are fitted to, and in place on, all machinery and plant at all times;
- (b) suitable training and instruction is provided to all machinery operators;
- (c) all machinery, plant, and other equipment is maintained in operational use and regularly checked and tested, in accordance both with manufacturers' guidelines and Health & Safety Executive (HSE) regulations, approved codes of practice, recommendations and guidance, or those of any equivalent bodies in Northern Ireland, the Channel Islands, or the Isle of Man.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### HAZARDOUS LOCATIONS EXCEPTION

The Company shall not indemnify the Insured under Sections 2 and 3 against liability arising from activities or work undertaken in, or immediately adjacent to, any of the following:

- (i) airports, aerodromes, runways, helipads, or landing strips;
- (ii) aircraft or other aerial devices;
- (iii) jetties or piers;
- (iv) ships, vessels, or watercraft;
- (v) hovercraft or air cushioned vehicles;
- (vi) railway lines;
- (vii) railway installations, or premises connected to and forming part of any railway infrastructure;
- (viii) dams or aqueducts;
- (ix) mines or quarries;
- (x) nuclear power stations, or any other designated nuclear sites;
- (xi) oil refineries, petrochemical installations, or related storage sites;
- (xii) chemical plants;
- (xiii) fuel tanks or storage vessels;
- (xiv) offshore installations, including rigs.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited

## **COMMERCIAL CASUALTY POLICY**

---

Effective Date:  
Policy Number:  
Issued to:

---

### **HEAT EXCEPTION DELETED**

Exception 9 of General Policy Exceptions – Exceptions applicable to Sections 2 and 3 is deleted.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited





## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### HSE RECOMMENDATIONS CONDITION

It shall be a condition to liability that the Insured shall ensure that they and their Employees, and any third parties acting on the Insured's behalf, comply with all applicable statutory requirements, and Health & Safety Executive (HSE) regulations, approved codes of practice, recommendations and guidance, or those of any equivalent bodies in Northern Ireland, the Channel Islands, or the Isle of Man, applicable to the operations and processes conducted in connection with the Business.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:

Policy Number:

Issued to:

---

### LABOUR ONLY SUB-CONTRACTOR CONDITION

It shall be a condition to liability that on each occasion where any Labour Only Sub-Contractor is contracted by the Insured to perform work on the Insured's or their principal's behalf, such Labour Only Sub-Contractor shall comply with all aspects of the Insured's Health and Safety policy as if they were an employee of the Insured.

For the purpose of this Condition, Labour Only Sub-Contractor shall mean any individual who enters into a contract for services with the Insured to supply labour only.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### PERSONAL PROTECTIVE EQUIPMENT CONDITION

It shall be a condition to liability that the Insured shall comply with, and require all Employees, or persons acting on the Insured's behalf, to adhere to, the requirements of the Personal Protective Equipment at Work Regulations 1992, or any subsequent legislation amending or replacing such Regulations.

In particular the Insured shall ensure that:

- (a) suitable properly fitting and effective personal protective equipment is issued to all Employees who may be exposed to any risk to their health and safety while at work;
- (b) all personal protective equipment provided by the Insured is properly assessed as suitable, prior to being released to Employees;
- (c) all personal protective equipment provided by the Insured is always properly stored and maintained in full working order;
- (d) all Employees provided with personal protective equipment by the Insured receive adequate and appropriate training and information on the use, maintenance, and purpose, of the equipment prior to using it;
- (e) all Employees provided with personal protective equipment sign a form of acceptance, confirming that they have received proper training in, and are familiar with, the use of the equipment in accordance with such Regulations;
- (f) an Employee not using the personal protective equipment provided will be considered to be in breach of such Regulations, and the Insured shall enforce appropriate disciplinary action.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited



## COMMERCIAL CASUALTY POLICY

---

Effective Date:  
Policy Number:  
Issued to:

---

### SKIP HIRERS' CONDITION

It shall be a condition to liability that, on each occasion the Insured has any skip on a Public Highway, or loads or unloads any skip on a Public Highway, the Insured shall:

- (a) comply with all applicable statutory requirements and any requirements and/or guidelines of the relevant licensing authority, and any codes of practice

and

- (b) ensure that lights are used on any skip during the hours of darkness, and that the lights are properly maintained and regularly checked, and any faults discovered remedied immediately.

Subject to the terms, Conditions, limits and Exceptions of this Policy

---

Authorised Representative of Liberty Mutual Insurance Europe Limited

