

Enviro-Drain Schedule of Insurance

SCHEDULE TO POLICY

Insurance Broker

OAMPS (UK) Limited

Address

Kings Court, 41-51 Kingston Road, Leatherhead, Surrey, KT22 7SL

Policyholder

Able Drainage Limited

Address

36 Colesdown Hill, Plymouth, PL9 8AE

Business

Drainage Contractors including Minor Groundworks

Period of Insurance

From: 16 December 2016 to 16 December 2017
both dates inclusive Local Standard Time

Reason for Issue

Renewal

Limits of Indemnity**Section 1 - Employers Liability**

GBP £10,000,000

Section 2 - Public/Products Liability

GBP £2,000,000 any one occurrence but in the aggregate in the Period of Insurance in respect of Products

Section 3 - Pollution Liability

GBP £2,000,000 in all the Period of Insurance

Excess**Section 1 - Employers Liability**

NIL

Section 2 and 3 - Public/Products/Pollution Liability

GBP 250 Each and every occurrence in respect of loss of or damage to tangible property only costs inclusive arising out of any other cause

Wordings and Conditions**Policy Wording:**

Oamps EnviroDrain CCL2012

Key conditions applicable to All Trades

| <u>Reference</u> | <u>Title</u> | <u>Applicable Section(s)</u> |
|------------------|--|------------------------------|
| ELTO | Employers' Liability Compulsory Insurance Clause | Section 1 |
| CSC | Confined Space Work Condition | All Sections |
| HEAT | Burning Welding and Cutting Conditions | Section 2 and 3 |
| BFSC | Bona Fide Subcontractors | Section 2 and 3 |

This list is not exhaustive - full reference should be made to the Policy Wording

It is understood and agreed that Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters

SEVERAL LIABILITY NOTICE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown below.

IN WITNESS WHEREOF this Policy has been signed as follows:

100% HCC International Insurance Company PLC (the "Underwriters")

Important Notices

The cover provided under this policy is only applicable when a valid Certificate has been issued.

All claims and enquiries should be addressed to:

HCC International Insurance Company PLC
Walsingham House
35 Seething Lane
London
EC3N 4AH

Telephone: 020 7680 3000

The Proposal or any other information supplied by the Assured forms part of the contract of insurance.

You are reminded that a failure to comply with your duty to disclose all material facts accurately and completely at inception, and all material changes during the period of cover could result in the contract being avoided by Underwriters, and/or claims not being met. You are also reminded that claims must be promptly notified in accordance with the terms herein and that all material facts pertaining thereto must be disclosed.

The due observance and fulfilment of the terms and conditions of this Certificate insofar as they relate to anything to be done or complied with by the Assured shall be a condition precedent to any liability of Underwriters to make any payment under this Certificate.

HCC International Insurance Company PLC is authorised and regulated by the Financial Conduct Authority.

Please read this document carefully to ensure it meets your requirements. Please advise HCC International Insurance Company PLC immediately if any of the details contained herein are incorrect

