

**Policy Number:** BNULI12349079  
**Period of Insurance:** From: 17/02/2020 To: 16/02/2021  
**Broker:** PREM/Jane Chewins Limited  
**Insured:** Bisson Waste Trading Co Ltd t/as Grabhire EU  
**Subsidiary companies:** None  
**Correspondence address:** Randles Rise  
Marford Hill  
Marford  
Wrexham  
Clwyd  
LL12 8TA  
United Kingdom  
**Business Description:** Haulage of General Building and Utilities Construction Waste & Aggregates

**Sections in Force (if shown as Insured)**

1. Employers Liability	Insured
2. Public and Products Liability	Insured
3. Contract Works	Not Insured
4. Terrorism	Not Insured

## **Combined Liability Insurance**

### **Policy Schedule**

This policy is a legal contract between You and Us but designed to be as easy to understand as possible. You must make a fair presentation of the risk to Us at inception, renewal and alteration of the policy.

Your proposal, this Schedule, Your policy and any Endorsements shall be considered as one legal document. It is important that You read all Your documents carefully and let Your insurance broker or adviser know immediately if the insurance does not meet Your requirements or if any information is inaccurate or incomplete. If any changes are required, this may result in changes to the terms and conditions of the policy, or a refusal to provide cover.

We are keen to work in partnership with You and avoid any misunderstandings.

<b>Policy premiums</b>	<b>Annual</b>
Total (excluding Insurance Premium Tax)	
Insurance Premium Tax @ 12.0%	
Policy Fee	
Total (including Insurance Premium Tax)	

<b>Section 1 - Employers Liability</b>	<b>Limit of Indemnity £10,000,000</b>
<b>Endorsements</b>	<b>Z 025 - Fork Lift Truck Conditions</b>

<b>Section 2 - Public &amp; Products Liability</b>	<b>Limit of Indemnity £5,000,000</b>
<b>Excess</b>	
Third Party Property Damage Excess (excluding Heat)	£500
Third Party Property Damage Excess (including Heat)	£500
<b>Endorsements</b>	<b>A Products Supplied Aggregate Limit</b> <b>C North American Products Supplied Exclusion</b> <b>Z 003 - Heat Work Away From The Premises Exclusion</b> <b>Z 022 - Haulage Clause</b> <b>Z 025 - Fork Lift Truck Conditions</b>

## Endorsement Wordings

### A Products Supplied Aggregate Limit

In respect of Products Supplied The Limit of Indemnity will apply to the total of all Events happening in any one Period of Insurance.

### C North American Products Supplied Exclusion

We will not provide indemnity in respect of Products Supplied which The Insured knew, knows or could be expected to know would be used within the United States of America or Canada.

### Z 003 - Heat Work Away From The Premises Exclusion

We will not provide indemnity in respect of liability following loss of or Damage to Property arising from the performance of work involving the use of any

- a) electric, oxy-acetylene or similar welding or cutting equipment
- b) cutting and grinding equipment using abrasive disks or wheels
- c) blow lamp, blow torch, flame gun, hot air gun or hot air stripper
- d) asphalt, bitumen, tar or pitch heater
- e) thermal lance

other than on premises owned leased or rented by You

### Z 022 - Haulage Clause

We will not provide indemnity in respect of any of the following:



1. injury or damage caused by the wrongful delivery of or the contamination in transit of any load
2. injury or damage caused by the haulage of hazardous goods
3. Freight Forwarders and/or Warehousemen's Liability
4. the transportation of goods by road tankers.

**Z 025 - Fork Lift Truck Conditions**

It is a condition precedent to liability under this policy that the use of fork lift trucks is subject to the following procedures

1. Operatives must be at least 18 years of age
2. Operatives must
  - a) complete a training course in the safe use of fork lift trucks through an accredited training provider belonging to one of the five accrediting bodies as recognised by the health & safety executive and
  - b) complete a refresher course within 5 years of the initial training programme and c) The Insured must retain appropriate documentation verifying completion thereof
3. Whenever a fork lift truck is unattended the ignition keys must be removed or the vehicle otherwise immobilised to prevent unauthorised use
4. The carriage of passengers or unauthorised use or application as a tool outside the design capabilities of the vehicle is prohibited at all times
5. Operatives must engage safety restraints whenever such restraints have been fitted to the vehicle

All other terms conditions exclusions and limitations in this policy remain unaltered