Liability Insurance Schedule

This is **Your** Liability Insurance Policy Schedule.

This Schedule forms part of **Your** Policy and should be read in conjunction with **Your** Policy Wording and **Your** Statement of Facts document provided to **You** by **Your** Insurance Agent.

Your insurance cover has been arranged on the basis of the information disclosed by **You** as set out in this Schedule and the Statement of Fact.

If the information is incorrect or incomplete then **You** must tell **Your** Insurance Agent immediately.

Please also refer to **Your** Policy Document for full details of cover provided.

Nonetheless, it is very important that you read the full policy carefully and, if you are unsure or unable to comply with any provisions, please contact Us immediately

Details	
Broker Name	Business Insurance Solutions Ltd
Broker Agency Number	B03072
Broker Address	1st Floor
Broker Postcode	GU1 4UP
Broker Telephone Number	0333 2020 6240
Policy Number	ARK-TMFUL0001990
Effective Date	09 October 2025
Date of Issue	30 September 2025
Reason for Issue	Renewal

Period of Insurance	
From	09 October 2025
To	09 October 2026

Premium	
Premium excluding IPT	£265.62
Insurance Premium Tax	£31.87
Underwriting Fee	£30.00
Total Premium Payable	£327.49

About You	
Policyholders Full Company/Trading Name	Reliable Plumbing Services
Trade	Plumbing And Heating Engineer - Domestic/Small Commercial Only
Correspondence Address	30c Magpie Hall Lane 30c Magpie Hall Lane, Bromley BR2 8EH

We will provide insurance cover under each of the sections below where an amount above £0.00 is shown or the cover is shown as Insured. If the cover is not operative, then Not Insured or the amount £0.00 will be shown.

Section 1 - Employers Liability

Employers' Liability Limit of Indemnity	Not Insured

Section 2 - Public Liability	
Public Liability Limit of Indemnity	£2,000,000

Section 3 - Products Liability	
Products Liability Limit of Indemnity	£2,000,000

Section 4 - All Risks Tools	
Total Sum Insured	Not Included
Sum Insured Per Person	Not Insured

Plant Cover	
Own Plant Sum Insured	Not Insured
Estimated Total Value of Hired In Plant at any one time Sum Insured	Not Insured

Contract Works Cover	
Contract Works Limit	Not Insured

Terrorism	
Terrorism Cover	Not Insured

Excesses

Excesses applying, unless otherwise amended by an endorsement listed below:

Plumbing And Heating Engineer - Domestic/Small Commercial Only
Employer's Liability Excess: Not Insured
Public Liability Excess: £500
Products Liability Excess: £500

Endorsements Applying

Plumbing And Heating Engineer - Domestic/Small Commercial Only
L5, L90, L71, L500, L501

L5 - BURNING AND WELDING WARRANTY
You agree that the special precautions listed below will be complied with on each occasion **You** do any of the following work and that no such work shall be carried out unless specifically authorised by the occupier of the premises at which the work is to be undertaken and that the occupier shall specifically approve the following safety arrangements

(a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment

(i) The area in which work is to be carried out (including adjoining shafts or openings and the area the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat.

(ii) Wherever practicable all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material that cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection

(iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work

(iv) All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use

(v) Hot air guns are to be switched off when unattended and immediately after use

(vi) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use

(vii) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and is to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off

(viii) Wherever practicable gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work

(ix) A continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work and immediately following completion of each period of work a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be or has been carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) and a further check is to be made not less than 30 minutes immediately following the completion of each period of work A suitable employee is to be responsible for fire safety for each period of work

(b) Work involving asphalt or bitumen tar boilers:

(i) Regulation spill trays are to be used

(ii) All tar boilers are to be kept wholly at ground level

(iii) The equipment and work is not to be left unattended at any time whilst in use

(iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work

(v) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be or has been carried out (including adjoining shafts or openings and the area on the other side of any wall or partition)

L7 - WELDING AWAY RESTRICTION
We shall not cover **You** under Section 2 of this Policy against Liability arising from any work involving the use, application or intentional generation of any heat naked flame or spark and carried on away from **Your** premises unless such work is carried out in the open air

L71 - HAZARDOUS WORK EXCLUSION
We shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from or in connection with

(a) Any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
(b) The construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
(c) Underpinning pile driving quarrying tunneling mines ships or blast furnaces.
(d) The use of explosives
(e) Any work undertaken airside or on or in the immediate vicinity of aircraft
(f) Any work on or in
    i) docks harbours or railways
    ii) chemical or petrochemical works oil or gas refineries or storage facilities
    iii) power stations or nuclear power stations

L90 - BONA FIDE SUB CONTRACTORS CONDITION
We will not cover **You** under this Policy in respect of any claim arising out of or in connection with work undertaken on **Your** behalf by bona fide independent contractors (not defined as an **Employee** under this Policy) unless at the time of engaging such contractors **You** obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force

(a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees and

(b) Public and Products Liability insurance suitable for the nature of the work undertaken on behalf of **You** and with a limit of indemnity not less than that applying to this Policy and containing an indemnity to principals clause

L500 - DEPTH LIMIT EXCLUSION (1 METRES)
We shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from excavation work carried out at depths exceeding 1 metres

L501 - HEIGHT LIMIT EXCLUSION (5 METRES)
We shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from any work carried out at heights exceeding 5 metres from ground level

Liability Insurance Schedule

The **Insurers** for this Policy are as stated below:

This Policy is arranged by Ark Insurance Group Limited and underwritten by Faraday Underwriting Limited, for and on behalf of Syndicate 435 at Lloyd's

Issued under Unique Market Reference: B1262BW00324

Signed on behalf of underwriters