



STANHOPE COOPER  
INSURANCE BROKING & RISK MANAGEMENT

23<sup>rd</sup> March 2021

**To Whom It May Concern,**

We act as Insurance Brokers for the Metro Mechanical Services Limited of Units A3 & B5 Lion Business Park, Dering Way, Gravesend, DA12 2DN their business activities as: Plumbing, & Drainage Engineers in residential and commercial properties, plumbing, drainage, jet washing, CCTV camera surveys “no dig” pipework repairs, pipe excavation and replacement, sewer/septic tank unblocking, drainage and tanker services, biodegradable treatment and disposal of grease/fat & waste oils for the fast food industry, installation of Pump Stations and installation of Sewage Treatment works and maintenance of the stations/works, Electrical work, Gutter Clearance of Commercial Premises i.e. Offices, Warehouses etc, descaling of waste water systems at Commercial Premises and Waste Grease Storage and we are pleased to confirm the following insurance arrangements are in force:-

**Insurers:** Allianz Insurance PLC & Aviva Insurance PLC  
**Policy Number:** 26/CS/25545313/02 & 25149734 LEX  
**Period of Insurance:** 28<sup>th</sup> March 2021 to 27<sup>th</sup> March 2022

**EMPLOYERS LIABILITY**

To indemnify the Insured against their legal liability to pay damages to their own employees or labour only subcontractors in respect of death, bodily injury or disease sustained by such employee during the course of their employment with the Company

Limit of Liability: £10,000,000 any one occurrence inclusive of costs and expenses

**PUBLIC & PRODUCTS LIABILITY**

To indemnify the Insured against their legal liabilities to Third Parties in respect of injury or illness to persons and/or damage to property in connection with their business.

Limit of Liability: £10,000,000 any one occurrence in respect of Public Liability and in the aggregate for Products

**Additional Notes:-**

Heat Work: Covered - in accordance with the terms, conditions and exclusions of the policy (see Fire Precautions Condition below)

Confined Spaces: Covered – subject to full risk assessments being completed and appropriate PPE issued

Working at Height: Included – Allianz aware of maximum height limit of 23 metres

## **CONTRACT WORKS**

Loss or damage to the permanent or temporary works and all other goods used or incorporated into the Contract Works including whilst in transit and off-site storage

Limit of Liability: £2,000,000 any one contract  
12 Month Indemnity Period

## **HIRED PLANT**

Loss or damage to hired in plant and while at or while in transit to and from premises and/or site within the United Kingdom

Limit of Liability: £250,000  
Continuing Hire Charges £250,000

**Insurer:** Tokio Marine HCC  
**Policy Number:** PI19G843056  
**Period of Insurance:** 28<sup>th</sup> July 2020 to 27<sup>th</sup> July 2021

## **PROFESSIONAL INDEMNITY**

To indemnify the Insured against their legal liability arising from negligence or breach of duty of care arising from the performance of any design or specification as a result of the business activity for claims made during the period of insurance

Limit of Liability: £5,000,000 any one claim with defence costs in addition

We confirm the above information to be correct as at the date of this letter however if you have any queries, please contact the writer.

Yours faithfully,



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## **FIRE PRECAUTIONS**

It is a condition precedent to any liability of **the Insurer** that the following precautions shall be complied with by **the Insured** their **Employees** or by their subcontractors whenever carrying out any work involving the application of heat or use of angle grinders or disc cutters and no liability shall attach to **the Insurer** unless the precautions shall have been complied with:

- a) when blow torches blow lamps electric oxy-acetylene or other welding or flame cutting equipment hot air guns angle grinders or disc cutters are to be used
  - i) a thorough examination of the immediate vicinity of the work (including the area of work itself and including the area on the other side of any wall or partition) shall be made to see whether any combustible material is in danger of ignition either directly and/or by conduction of heat and a record of inspection kept
  - ii) all moveable and combustible materials (including materials to be worked upon or which have been worked upon and to the greatest extent practicable any materials in the course of being worked upon) shall be removed away from the immediate vicinity of the work (to a distance of not less than fifteen metres from the point of application of use when electric oxy-acetylene or
  - iii) all combustible materials which cannot be moved (including materials to be worked upon or which have been worked upon and, to the greatest extent practicable any materials in the course of being worked upon) shall be covered and fully protected by overlapping sheets or screens of non-combustible material.
  
- b) There shall be available for immediate use at the site of the work either two portable multi-purpose dry powder fire extinguishers to European standard BS EN 3 with a minimum capacity of 4.0 kilograms each and serviced in accordance with BS 5306-3  
or  
a hydraulic hose reel provided the situation is one where water would not aggravate a fire or explosion.
  
- c) the lighting of all blow lamps blow torches welding and cutting equipment shall be carried out strictly in accordance with the manufacturers instructions and no piece of lighted equipment shall be left unattended.
  
- d) where the equipment involves the use of gas cylinders those not required for immediate use shall be kept outside the building in which the work is taking place (and in any event at least fifteen metres from the point of application of heat or use of angle grinders or disc cutters).
  
- e) any tar bitumen or asphalt boiler shall not be left unattended and shall be located at ground level on a non-combustible surface and in the open air whilst lighted.
  
- f) for one hour after completion of each period of work or stage of work involving the application of heat or use of angle grinders or disc cutters or for one hour after the completion of work involving the application of heat or use of angle grinders or disc cutters in any area in all circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed any area or areas in which work has been carried out shall not be left unattended and a thorough inspection of the area surrounding the work (including that described in paragraph A.i. above) shall be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire (and a record of inspections shall be kept).