
COMMERCIAL COMBINED INSURANCE SCHEDULE

POLICY NUMBER	48419805		
THE INSURED	Nottingham Hack Space Limited		
THE PREMISES	Unit F6 Roden House, Roden Street, Nottingham, Nottinghamshire, NG3 1JH		
BUSINESS	Workshop for adults		
PERIOD OF INSURANCE	01/02/2022	To	31/01/2023
	Both days inclusive		
PREMIUM	£1,190.89	plus	£142.91 Insurance Premium Tax
EXCESS	Where the Schedule shows the Sections below as included, the Insured shall bear the following amounts of each and every claim		
	Section A – Material Damage	£250	each and every loss
	Subsidence	£1,000	each and every loss
	Section C – Goods in Transit	£250	each and every loss
	Section G – Liability	£250	each and every loss in respect of third party property damage
	Section I – All Risks Away From The Premises	£250	each and every loss
	Section J – Deterioration of Stock	£250	each and every loss

SUMMARY Insurance is provided by the policy during the period of insurance stated above but where insurance is not included this is specified

Section

A	Material Damage	Not Included
B	Money & Assault	Not Included
C	Goods In Transit	Not Included
D	Book Debts	Not Included
E	Loss of Licence	Not Included
F	Business Interruption	Not Included
G	Employers Liability	Included
G	Public Liability	Included
G	Products Liability	Included
H	Fidelity	Not Included
I	All Risks Away From the Premises	Not Included
J	Deterioration of Stock	Not Included

SECTION A
MATERIAL DAMAGE

SECTION B
MONEY

SECTION C
GOODS IN TRANSIT

SECTION D
BOOK DEBTS

SECTION E
LOSS OF LICENCE

SECTION F
BUSINESS INTERRUPTION

SECTION G
EMPLOYERS'S, PUBLIC AND PRODUCTS LIABILITY

	<u>Limit of Indemnity</u>
Employers Liability – Sub-Section 1 Section G - Condition 7 - Adjustment - Minimum retained premium - 100%	£10,000,000
Public Liability – Sub-Section 2 Section G - Condition 7 - Adjustment - Minimum retained premium - 100%	£2,000,000
Products Liability – Sub-Section 3 Section G - Condition 7 - Adjustment - Minimum retained premium - 100%	£2,000,000

SECTION H
FIDELITY

SECTION I
ALL RISKS AWAY FROM THE PREMISES

SECTION J
DETERIORATION OF STOCK

ENDORSEMENTS

L005 - Abuse Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

Abuse is defined as :

- i) behaviour which sexualises the victim and uses the victim for sexual gratification.
- ii) the sexual interaction between two minors if there is a perceived difference in power between the victim and the abuser.
- iii) the imposition of an excessively harsh regime through which there is systematic assault or maltreatment of the victim over a period of time; this would not include a single incidence of physical assault.
- iv) the deliberate pre-meditated maltreatment by a nurse or care provider.

L097 - Manual Work Away Exclusion (other than Collection & Delivery)

We will not indemnify You in respect of any claims arising in connection with any manual work away from Your premises by You or Your Employees other than for collection and delivery only.

L125 - Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

L076 - Heat Conditions

It is a condition precedent to Our liability that whenever blow-lamps, propane torches, angle grinders, oxy-acetylene or similar burning, cutting or welding equipment, hot air guns, or soldering or brazing equipment are used, You must comply with the following minimum precautions:

- (a) before starting work
 - (i) You shall appoint a competent Employee to be responsible for fire safety and ensuring compliance with these requirements
 - (ii) if working away from Your own premises, the appointed Employee shall obtain permission to carry out the work from the person in charge of the site
 - (iii) all Employees and any sub-contractors shall be made aware of the location of fire alarms and fire fighting equipment
 - (iv) the appointed Employee shall examine the vicinity of the place where the heat is to be applied (including the area on the opposite side of any wall, floor, ceiling or partition) and shall ensure that all loose combustible materials are removed to beyond a radius of 15 metres. Combustible material which cannot be removed (including floors) must be covered and fully protected by overlapping sheets or screens of non-combustible material.
 - (v) a sufficient number of suitable fire extinguishers available for immediate use must be kept close to the work and not removed until at least one hour after completion of the work
 - (vi) gas cylinders not in immediate use shall be stored in the open air at least 15 metres from where the heat is to be applied.
 - (vii) blow-lamps and blow torches must be filled in the open
 - (viii) all heating of asphalt, bitumen or similar material must be carried out in the correct vessel using portable gas and on a flat surface. If the vessel is to be used on a potentially combustible surface it must have an adequate air gap and be placed on an adequate thickness of non-combustible material
- (b) during the work
 - (i) a responsible person must work alongside each operative who is using the equipment, solely to ensure that there is no outbreak of fire and that the fire-fighting equipment is available for immediate use.
 - (ii) blow-lamps and torches shall be lit as short a time as possible before use, not left unattended at

any time and extinguished immediately after use. If refilling is necessary this must be undertaken in the open.

(c) after ceasing work

Upon completion of each application of heat:

(i) the immediate vicinity of the work (i.e., within a radius of 15 metres), and

(ii) the area on the opposite side of any wall, floor, ceiling or partition,

must be inspected immediately, then again at intervals of thirty minutes and one hour after completion of the work to ensure there is no risk of fire.