



## Engineering Construction Policy Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

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**Policy Number:** CP23963

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### Your Details:

Policyholder: G Webb Haulage Limited

Policyholder's Address: The Transport Depot, Station Road, Longstanton, Cambridge, CB24 3DS

Business Description: General Haulage, Processing and Sale of Aggregates, Plant Hire and Vehicle Servicing

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### Your Intermediary's Details:

Intermediary Name: Marlow Gardner & Cooke Ltd

Address: Boon Court, Papyrus Road, Werrington, Peterborough, PE4 5HQ

Intermediary number: 0000002589

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### Your Policy Dates:

Period of Insurance: 01 July 2021

To: 30 June 2022

Renewal Date: 01 July 2022

### Your Premium Information:

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A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

Policy Number: CP23963  
Creation date: 14/06/2021 - 09:06:34

## Your Policy Details

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### Contract Works Section

**Not Insured**

Employees Effects cover

Not Insured

Contract Works Policyholder's Contribution                      £1,000

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### Owned Contractors Plant Section

**Sum Insured**

Constructional plant tools equipment site huts or caravans  
the property of the Policyholder

£1,540,950  
limit any one accident

Based on a total value of Owned Contractors Plant of

£1,540,950

Policyholder's Contribution    £500

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### Hired In Contractors Plant Section

**Sum Insured**

Constructional plant tools equipment site huts or caravans hired in  
by the Policyholder

£420,000  
limit any one accident

Based on annual hire charges of

£15,000

Policyholder's Contribution    £500

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### Machinery Movement Section

**Not Insured**

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### Advance Business Interruption Section

**Not Insured**

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### All Risks Terrorism Insurance

**Not Insured**

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## **Terms and Conditions**

### **Policy Level Clauses**

#### INVENTORY PLUS - OWNED PROPERTY

The Cover provided by the Policy by the Owned Contractors Plant Section of the Policy is restricted to:-

- a) The Property listed in the inventory supplied by the Policyholder at inception/renewal
- b) To any further Property which has been purchased leased or acquired on Deferred Purchase by the Policyholder since the date of the inventory

Within thirty days of inception of this Policy and at each subsequent renewal the Policyholder shall provide to the Company an inventory of Property which for each item includes a description model current market value and serial number or other distinguishing number

#### MATERIALS PROCESSED

Materials processed are restricted to non-flammable items such as concrete brick rubble aggregates and the like

#### UNINSURED PROPERTY

Unless specifically endorsed to the contrary this Policy does not cover :

Cereal or grain production machinery (including but not limited to combine harvesters balers or conveyors)

Quad bikes

Road sweepers

Scrap metal processing machinery (including but not limited to shredders, fragmentisers, compactors)

Tar and Asphalt machinery

Timber and forestry equipment (including but not limited to harvesters and forwarders)

Trailers

Tractors or Agricultural Machinery

Waste re-cycling / landfill machinery

Woodchippers or shredders

#### POLICYHOLDER'S CONTRIBUTION

The first £500 of each and every claim

#### LEGAL PROCEEDINGS

The Cover provided by the Owned Contractors Plant Section andHired In Contractors PlantSection (if insured) is hereby extended to include legal costs incurred in the defence of proceedings against the Policyholder provided that the written consent of the Company must be obtained before any costs are incurred andthe Company shall be entitled to nominate a solicitor to represent the Policyholder

#### MINIMUM RETAINED PREMIUM

The Minimum Retained Premium referred to in General Condition - Declaration is £750

#### General Memorandum

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording

Exclusions applicable to all Sections

The E-risk Virus and Hacking Exclusion is deleted

The following Exclusions are included

Disease

(except Terrorism Insurance)

Notwithstanding anything in this Policy to the contrary this Policy does not cover

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

(a) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or

(b) any disease arising from any such pathogen or microorganism, or (c) the threat or fear (actual or perceived) of (a) or (b).

E-Risk: Virus and Hacking (except Terrorism Insurance)

A) Damage to Data which shall include but shall not be limited to:

i) Damage to or corruption of Data whether in whole or in part, ii) unauthorised appropriation of, use of, access to or modification of Data, iii) unauthorised transmission of Data to any third parties, iv) Damage arising out of any misinterpretation, use or misuse of Data, v) Damage arising out of any operator error in respect of Data.

B) Damage arising directly or indirectly from:

i) the transmission or impact of any Virus, ii) unauthorised access to a System,

iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication, iv) Failure of a System,

v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property

Insured directly caused by any of the following

Fire Lightning, Aircraft or other aerial devices or articles dropped from them, Explosion, Riot, Civil

Commotion, Strikers, Locked-out workers, persons taking part in labour disturbances, Earthquake, Storm, Flood, Escape of water from any tank, apparatus or pipe, Impact by any road vehicle or animal, Theft or Sprinkler Leakage

Advanced Business Interruption

## Memoranda

The following Denial of Access (Non Damage) Memoranda is restated to read as follows

### Denial of Access (Non Damage)

The cover provided by the Advanced Business Interruption section of this Policy is extended to include the prevention of access to the Property or Works at the Situation or part thereof on the order or advice of a public authority caused solely and directly by an emergency occurring only at the Situation or only within (and not beyond) 1000 metres of the Situation which is likely to

1. Endanger human life or
2. Cause damage to property arising from the:
  - a. Unlawful occupation by a third party of a building or part thereof except in the course of any trade disputes including but not limited to strikes, picketing and labour disturbances
  - b. Suspected or actual existence of an explosive device

Provided that the Company will not be liable for

- A) any loss as insured by this extension involving an interruption of less than 12 hours continuous duration
- B) any loss during any period other than the actual period where access to the Property or Works at the Situation was prevented
- C) any prevention of access to the Property or Works at the Situation as a result of Damage, or arising from any cause within the direct control of the Insured including any non-compliance with a prior order or advice of a public authority
- D) any loss arising directly or indirectly from or in any way connected to disease

No cover is provided under this extension for any prevention of access caused by or contributed to by or in any way related to any emergency occurring further than 1000 metres from the Situation

For the purpose of this Extension only the Maximum Indemnity Period shall not exceed Three Months and will apply from the date from which the order or advice of the public authority is complied with.

The maximum amount payable in the aggregate during one Period of Insurance under this Extension is £ 100,000

The Company will not be subject to any or any greater liability under any other section, Policy Extension, coverage or provision of this Policy than that for which it would have been liable if this Extension did not apply.

Subject otherwise to the terms, Exclusions and Conditions of this Policy including, without limitation, the basis of settlement provisions applicable to the Advanced Business interruption section of this Policy.