

**Risk Profile**

<b>Name of Policy Holder:</b>	Armstrong & Armstrong (Roofing) Ltd
<b>Postal/Risk address:</b>	9 Eastcote Road Pinner Middlesex HA5 1EA
<b>Occupation:</b>	Roofing Contractors
<b>Incorporated on:</b>	16 August 2000
<b>Accreditations:</b>	CITB registered
<b>Website:</b>	None advised
<b>Employers Reference Number - Employers' Liability Tracing Office:</b>	992/BZ08899

**General Information**

<b>Slate / tile:</b>	25%
<b>Single ply:</b>	Nil
<b>Flat roofing:</b>	75%
<b>Cladding &amp; sheeting:</b>	Nil
<b>Lead roofing:</b>	Nil
<b>Associated works (description):</b>	Nil
<b>Other activities (description):</b>	Nil
<b>Domestic:</b>	90%
<b>Commercial:</b>	8%
<b>Schools:</b>	Nil
<b>Industrial:</b>	2%
<b>Listed buildings:</b>	Nil
<b>Hazardous locations (description):</b>	Nil
<b>New build:</b>	%
<b>Refurbishment, maintenance &amp; repair:</b>	%
<b>Employee heat use:</b>	10% - Blow Torch only
<b>BFSC heat use (description):</b>	Nil
<b>Ground level work:</b>	15%
<b>Work to 10m height:</b>	65%
<b>Work to 15m height:</b>	20%
<b>Work over 15m height:</b>	Nil
<b>Maximum height worked to:</b>	15m
<b>No depth work:</b>	
<b>Asbestos handling / removal (Non licensed / licensed):</b>	None advised
<b>Any other processes, non-standard methods?</b>	None advised
<b>Any areas of diversification?</b>	None advised

**Material Facts Disclosure**

Disclosure of all material facts must be made prior to inception, during the terms of the Policy & then at renewal. A material fact is one which may influence an underwriter's judgement in their assessment of the risk. Failure to disclose may result in a claim being turned down or the Policy being treated as void from inception. This can include but is not limited to the following.

Both in business and personally, neither you nor any partner, director or any other person responsible for managing the business, which is the subject of the Insurance Contract or any other business in which you or they have been trading:

	<b>Yes</b>	<b>No</b>
<b>Ever received any Prohibition or Improvement Notices?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Ever been convicted of or charged (but not yet tried) with a criminal offence other than a motor offences (road traffic) or any breach of health/safety legislation?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Ever received an official caution for a criminal offence within the last three years other than a motoring offence?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Ever been declared bankrupt and/or have been the subject of any winding up order, liquidation, receivership, administration or creditor arrangement?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Ever been the subject of a County Court Judgement (or Scottish Equivalent) for any business?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Ever knowingly failed to comply with any Health and Safety and Welfare Legislation?</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Employers, Public & Products Liability**

Insurer: QIC Europe Limited  
 Period of Insurance: 6<sup>th</sup> September 2018 to 5<sup>th</sup> September 2019

**Risk Management**

	Yes	No
Do you have a written Health & Safety Policy?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If yes, is it distributed to each employee?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you have documented "Standard Operating Procedures" for "small works"?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you complete Risk Assessments for all Contracts (other than "small works")?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you complete Method Statements for all Contracts (other than "small works")?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you conduct staff training & toolbox talks and are records of all training kept?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
When BFSC are used, is a copy of insurance obtained and retained?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is Personal Protective Equipment used at all times and signed for by employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you have a formal appointed Health & Safety officer?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have your Risk Management and Health & Safety Systems been externally audited and accredited?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

1. If so by who?

**Brian Middlemiss**

Are buildings and machinery in a good state of repair and subject to a planned and recorded maintenance programme?  N/a

**Please advise any additional elective or mandatory licensing or regulation;**

**Employers, Public & Products Liability**
**Employers Liability**

Primary Employers Liability limit of indemnity:	£10,000,000 any one occurrence
Excess of loss Employers Liability limit of indemnity:	£Nil
Total indemnity:	£10,000,000 any one occurrence
Excess:	£Nil

**Job description, wage roll & headcount:**

	<b>Wage roll</b>	<b>Headcount</b>
Clerical Directors / Partners / Principal:	£Nil	
Manual Directors / Partners / Principal:	£25,000	1 - 25% Clerical Activities
Clerical Staff:	£Nil	
Supervisory:	£Nil	
Drivers/Yardsmen:	£Nil	
Manual Premises Based:	£Nil	
Manual Work Away:	£10,000	1
Ground Level Labour:	£Nil	
Labour Only Subcontractors:	£Nil	

**Employers, Public & Products Liability****Public & Products Liability**

Primary Public Liability limit of indemnity:	£2,000,000 any one occurrence
Primary Products Liability limit of indemnity:	£2,000,000 any one period of insurance
Excess of loss Primary & Products Liability limit of indemnity:	£Nil
Total indemnity:	£2,000,000 any one occurrence
Excess:	£250 third party property damage increasing to £500 in respect of Heat use

**Projected annual turnover**

UK:	£50,000
EU & Eire:	£Nil
Rest of World:	£Nil
Total:	£50,000
Projected payments to Bona Fide Subcontractors:	£2,000
Bona Fide Subcontractor duties:	In connection with trade (scaffolding)

## Employers, Public & Products Liability

### Principle Terms, Conditions, Extensions & Exclusions

Premium terms:

**Pro-rata basis / Claims dependent – full policy conditions and cancellation terms can be found within your policy wording.**

Endorsements:

**Burning and Welding Condition  
Increased Heat Excess £500 - Public Liability  
Bona Fide Sub Contractors Insurance Condition  
Heat Work Away - Limit of Indemnity Restriction - £2,000,000**

Please see attached endorsement wording.

Subjectivities:

### Statement of Fact basis

Important notes:

The endorsements listed above have been specifically applied to the policy. It is important to note that these are in addition to the various terms, general conditions, extensions and general exclusions contained within all policy wordings.

If you require further information, please refer to the policy documentation or speak to your Account Executive.

## 5 Year Claims Experience

No Claims Reported.