

Contractor's Plant All Risks Policy

Schedule for Policy number: UKBLND59296

Name of insured:	Hamilton Waste & Recycling Ltd
Business:	Skip Hire, Waste & Recycling, Sale of reclaimed products, Property Owners & Landlords
Address:	Smeaton Recycling Centre, Carberry, Musselburgh, EH21 8PZ, UK
Period of Insurance:	From: 29 August 2025 L.S.T. To: 28 August 2026 L.S.T. both days inclusive L.S.T. (Local Standard Time) means the time applicable on the relevant date at the Address of the Insured as shown above
Renewal date:	29 August 2026
Premium and limit currency:	GBP

Coverage	Limit of Liability	
Section 1 Owned Plant	GBP 3,200,000	Any one Occurrence GBP 650,000 for any one item
Section 2 Hired in Plant	GBP 650,000	Any one Occurrence GBP 650,000 for any one item
Section 3 Continuing Hire Charges – Maximum Indemnity Period	GBP 15,500	Any one Occurrence Maximum Period 3 Months

The Territorial Limits:

This insurance applies anywhere within the United Kingdom, Isle of Man and the Channel Islands

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CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Excess

Section 1 and 2

£5,000 each and every claim other than as stated below

£5,000 each and every claim in respect of theft and malicious damage

Section 3 (in addition to the excess applied under Sections 1 and 2)

- i) The first 7 days arising from each and every **occurrence** of **Damage** to Mobile Cranes Crawler Cranes or Tower Cranes
- ii) The first 72 hours arising from each and every **occurrence** of other **Damage**

In the event of any **occurrence** arising from **Damage** being subject to more than one excess the highest shall apply

Premium Details:

Insurance premium (excluding Taxes): GBP 32,620.00

Taxes: GBP 3,914.40

Total premium (including Taxes): GBP 36,534.40

Minimum retained premium (excluding Taxes) GBP 32,620.00

Policy Form Reference:CCICIM7



Countersigned

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Endorsements Applicable To This Policy

SPECIFIED TERRITORY EXCLUSION ENDORSEMENT (BELARUS, RUSSIA AND/OR UKRAINE)

The Company does not provide and the Policy does not afford any benefits or cover in respect of any liability, damage, loss, cost, expense (or any item/matter insured, including under any insuring agreement, Extension or Endorsement):

1. originating from a **Specified Territory**;
2. arising from any event or incident occurring in a **Specified Territory**;
3. arising from any claim or investigation initiated or maintained in a **Specified Territory**; and/or
4. arising from the actions of any government or governmental body or agency or government owned or controlled business of a **Specified Territory**.

For the purposes of this Exclusion, **Specified Territory** shall mean The Republic of Belarus, The Russian Federation or Ukraine.

In the event all or any part of this Exclusion conflicts with any other part of the Policy in respect of the above territories then this Exclusion shall prevail, subject always to the application of any sanctions Exclusion/Clause.

References in this Exclusion to “event”, “incident”, “claim” and/or “investigation” shall be interpreted in a manner that is consistent with any same or similar defined words used in the Policy.

LOW CLAIMS REBATE

The Company agrees to allow a rebate as shown below from the Premium paid to the Company for the expiring Period of Insurance if the Loss Ratio is less than the percentage specified below:

Loss Ratio	Rebate
0%	10%

Provided that:

1. the rebate is calculated 90 days after expiry of the current Period of Insurance and following the receipt of all outstanding year end declarations and/or adjustments.
2. no rebate will be allowed if the Policy is not renewed with the Company for at least a twelve month period or the Policy is lapsed for any reason.
3. this endorsement shall not operate in respect of any coverage or premium applicable to terrorism.
4. this endorsement shall not operate in respect of any coverage or premium applicable to Public and Products Liability.

For the purpose of this endorsement:

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Loss Ratio means the total of all losses paid or reserved plus loss adjustment expenses divided by the Premium paid to the Company over the period multiplied by 100.

Premium means the gross premiums paid to the Company over the period excluding any Tax or Government Levy.

CLEANING AND PARKING

It is a condition precedent to liability in respect of loss or damage caused by or arising out of fire however so caused that the following actions are taken to Plant Owned, Plant Hired or Plant On Free Loan:

- 1) prior to being left unattended the Plant Owned, Plant Hired or Plant On Free Loan is to be cleaned down and cleared of all combustible debris, material or waste in accordance with the manufacturer's recommendations.
- 2) unattended Plant Owned, Plant Hired or Plant On Free Loan is to be stored a distance of not less than five metres away from any stockpile of combustible waste.

INGRESS OF FOREIGN BODIES

It is hereby noted and agreed that damage caused by materials processed or treated by the property insured or foreign bodies entering the property insured with the materials is covered with an excess of GBP 25,000.

Foreign Bodies Definition Materials for which the machine was not designed to process.

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Notes:

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Contact us

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About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

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