

Arthur J. Gallagher Ins Broker
1st Floor 171 Boughton
Chester
CH3 5BH

ENGINEERING NORTHERN
57 LADYMEAD
GUILDFORD
SURREY
GU1 1DB

Tel.:

Direct no
Our ref Dale Pugh
Your ref Chris Williams
Date 28th January 2022

Re: ECHO TOPCO LTD
Policy number: 40/CS/29225430/12
Renewal of Construction Select Policy

Thank you for your continued support in choosing Allianz for your insurance.

Please find attached the new Policy Schedule for the above policy. The Policy Schedule sets out the details of the insurance provided by the policy. Please read the Policy Schedule to make sure the insurance cover is as requested.

The renewal premium for the above policy is £44,288.16, including insurance premium tax.

Renewal

Risk management

Sector-specific risk management guidance, as well as comprehensive support on a broad range of topics, can be accessed via our Allianz Risk Management website www.allianz.co.uk/riskmanagement

Please get in touch if you have any questions.

Yours faithfully,

Dale Pugh
Commercial Underwriter

Construction Select Renewal Schedule

Your insurance policy is renewed from 31st December 2021.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 40/CS/29225430/12 Agreement Number: Not Applicable
Account Number: 40/87128 Insurance Adviser: Arthur J. Gallagher Ins Broker

The Insured: ECHO TOPCO LTD
Postal Address: INDUSTRIAL ESTATE
LLANGFNI
LL77 7JA

Renewal Premium:	£	39,543.00	Annual Premium:	£	39,543.00
Insurance Premium Tax:	£	4,745.16	Insurance Premium Tax:	£	4,745.16
Total Renewal Premium:	£	44,288.16	Total Annual Premium:	£	44,288.16

Effective Date: 31/12/2021 Renewal Date: 31/12/2022 at 12.00 hrs

Business Description: BUILDING MERCHANTS

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

Z/1120/1 Timber Frame Construction - maximum contract value limitation
Z/1727/1 General Exclusions - Cyber Event
Z/1767/2 Contagious and Infectious Disease

Contract Works Construction Section

Contract Works

Maximum Contract Value £500,000
Maximum Contract Period in months 12

Contract Works Description

Contracts for installation of Roof trusses, Floor beams, Timber framed house kits and ancillary products

Empl. Tools & Personal Effects

Not Insured

Excess

Employees Tools and Personal Effects	NIL
Theft and Malicious Damage	£1,000
Fire	£5,000
All Other Claims	£1,000

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

Z/1507/1 Composite Panels

Z/1567/1 Timber Frame Construction Minimum Site Standards

Z/1582/1 Fire Precautions

Z/1721/1 Cyber Event - Contract Works Construction

Contractors Plant Section**Constructional Plant**

Limit of Liability £85,000

Temporary Buildings

Not Insured

Other Plant and Machinery

Not Insured

Hired in Plant

Limit of Liability £250,000

Excess

Theft and Malicious Damage	£500
Fire	£500
All Other Claims	£500

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

Z/1206/2 Bona Fide Hirers - Business Customers Only

Z/1720/1 Cyber Event - Contractors Plant

Clause Details

Z/1120/1 Timber Frame Construction - maximum contract value limitation

The Contract Works Construction Section does not cover loss of or damage to Property Insured at the site of any Contract Works where the contract includes the erection of any timber framed building or structure where the load bearing frame is constructed from timber (other than normal roofing trusses supports or beams) where the original Contract Value exceeds £500,000

Z/1727/1 General Exclusions - Cyber Event

General Exclusions 4. E.Risks is replaced by the following

4. Cyber Event (Not applicable to Terrorism, Contractors Employers` Liability, Contractors Public Liability, Contractors JCT 6.5.1, Erection All Risks, Machinery Movement, Contractors Plant, Contract Works Construction Professional Indemnity , Directors and Officers, Accident ,Business Travel or Commercial Legal Expenses Sections)

A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and digital data from any cause whatsoever (including, but not limited, to Computer attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.

B. However, in the event that an insured event excluding riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or civil commotion or malicious persons results from any of the matters described in A. above, this Policy, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Policy period to property insured by this Policy directly caused by such insured event to the extent covered and not otherwise excluded under this Policy.

For the purposes of this Exclusion

Electronic and digital data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and digital data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the computer system or network of whatsoever nature.

Z/1767/2 Contagious and Infectious Disease

General Exclusion 6. is added to the Policy

6 Contagious and Infectious Disease (Not applicable to the Terrorism, Contractors Employers' Liability, Contractors Public Liability, Specified All Risks, Directors and Officers Liability, Professional Indemnity, Personal Accident, Sickness, Commercial Legal Expenses, Business Travel or Fidelity Sections)

Loss, damage, destruction, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

- A. a Contagious or Infectious Disease;
- B. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;
- C. the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or
- D. any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens,

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this exclusion will not apply to Physical Damage to Insured Property insured under the Policy and any business interruption financial loss directly resulting from such Physical Damage

For the purposes of this exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability, or use of property, fines and penalties. Cost or expense includes, but is not limited to any cost to:

- 1. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease;
- 2. monitor or test for Pathogens or a Contagious or Infectious Disease; or
- 3. provide medical treatment for persons affected by a Contagious or Infectious Disease

Physical Damage means physical loss, physical damage or physical destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage; Physical Damage does not include any damage, accidental or otherwise, that is not physical, to tangible Insured Property or include any compensation or claimants costs for any loss, damage or injury

Malicious persons do not include persons who maliciously, deliberately or recklessly:

- 1. cause Pathogens to come into contact with the premises or property of any person or entity; or
- 2. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Contagious or Infectious Disease means

Any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food)

Pathogen means

Any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease

Z/1507/1 Composite Panels

It is a condition precedent to the liability of the Insurer that where any Contract involves the use of Composite Panels the Composite Panels must be certified by the Loss Prevention Certification Board as complying with the requirements identified in LPS 1181 or LPS 1208.

Definition

Composite Panel (also known as 'sandwich panel' and metal faced insulation panels) shall mean: a building product consisting of 2 (two) sheets of metal either side of a thermally insulating core material which is bonded to both faces so that the 3 (three) components act compositely when under load.

Z/1567/1 Timber Frame Construction Minimum Site Standards

It is a condition precedent to any liability of the Insurer that the following Minimum Site Standards MSS1 and MSS2 shall be complied with by the Insured who together with their employees operate in the capacity of either Employer main Contractor or sub contractor whenever carrying out work on buildings of timber frame construction.

Whether the Insured is acting in the capacity of a main Contractor or sub contractor they shall comply with and adhere to the Fire Safety Plan and the requirements as stipulated by the organisation responsible for the control and safety on site including compliance with the latest edition or version of:

1. CDM (Construction Design and Management Regulations)

And

2. The Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation (referred to within this clause as The Joint Code).

A. Minimum Site Standards (MSS1)

Where the Contract Value exceeds £1,000,000 and is no greater than £2,500,000 the following Minimum Site Standards shall apply.

- i. Smoking is prohibited within any buildings under construction or forming part of the Contract Works and there shall be no smoking on the Contract Site other than in designated approved areas.
- ii. The Contract Site must be protected by fully hoarded perimeter fencing to a height of no less than 2.4 metres with gates or doors locked and secured outside normal working hours with:
 - a. closed shackle padlocks conforming to BS EN 12320 Grade 5 or 6 or 'Sold Secure' Gold on gates
 - b. pedestrian doors either of substantial construction or protected by security grille gates, secured by 5-lever mortise deadlocks conforming to BS3621 with fire exit/fire escape doors secured to BS8621, or closed shackle padlocks as in a. above

- c. door and gate hinges to be protected against lifting attack.
- iii. Any work involving the application of heat must be undertaken in accordance with the requirements of a hot work permit system and in accordance with The Joint Code.
- iv. Any waste rubbish materials plant tools and equipment including gas cylinders paints fluids and flammable combustible materials must be removed from buildings and stored in a safe and secure compound container or cage at least 10 metres from the building at the end of each working day.
- v. Burning of waste rubbish and materials is not permitted in the Contract Site.
- vi. Refuelling of equipment must be undertaken outside of any timber framed building and in a designated refuelling or fuel storage area located a minimum of 10 metres from buildings.
- vii. All power and utilities must be turned off outside normal working hours except where needed for life safety and security.
- viii. All temporary building(s) and site accommodation must wherever reasonably practical be sited a minimum of 10 metres from any building containing a timber frame. Where it is not reasonably practicable to provide a fire break of at least 6 metres wide, temporary building(s) must be constructed with materials that do not significantly contribute to the growth of a fire or the propagation of smoke and corrosive or toxic fumes. Wherever temporary building(s) have to be located closer than 10 metres to the structure, the safe distance must be determined by a life and property fire risk assessment carried out by a competent person.
- ix. In respect of Contract Works involving a "large timber framed structure" as defined in The Joint Code, all work must be undertaken in accordance with the requirements of the Large Timber Frame Structures section of The Joint Code.

B. Minimum Site Standards (MSS2)

Where the Contract Value exceeds £2,500,000 and/or the Contract Works involves a "large timber framed structure" as defined in The Joint Code the following additional Minimum Site Standards apply in addition to MSS1 above.

- i. A specific Site Fire Safety Plan is to be completed before work commences.
- ii. Approved Manned Security Guarding
 - a. is present on site
 - b. includes appropriately recorded inspection patrols of the buildings and sites which are undertaken at least hourly outside of normal working hours and/or
- iii. A site wide remotely monitored CCTV system which incorporates as a minimum:
 - a. detection systems and cameras which are compliant with and installed to the guidelines laid down in "Code of Practice BS8418 Installation and remote monitoring of detector-activated CCTV systems"
 - b. coverage of all areas of the Contract Site including but not limited to all perimeter elevations, vehicular/pedestrian access points, plant storage areas and areas where flammable gases or liquids are stored
 - c. on site recording for at least 28 (twenty eight) days
 - d. security guarding company or Police response to any security breach alarms.
- iv. Any heating drying or dehumidifying equipment is removed from the building outside normal working hours.

For the purposes of this clause:

1. Site Fire Safety Plan shall mean a document detailing how fire safety will be managed on the Contract Site and shall for Contracts Works with an original Contract Value exceeding £2,500,000 and/or which involve a "large timber framed structure" as defined in The Joint Code detail as a minimum points (a) to (q) of paragraph 6.2 of the Ninth Edition of The Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation or the equivalent replacement paragraph in any subsequent edition or version of The Joint Code.
2. Approved Manned Security Guarding shall mean security staff deployed by an Approved Contractor (as defined within the Security Industry Authority Approved Contractor Scheme) and carrying a valid Security Industry licence.

Z/1582/1 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 or 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 other welding or flame cutting equipment angle grinders or disc cutters are to be used)
 - 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
 - i. 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
 - ii. 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 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).

Z/1721/1 Cyber Event - Contract Works Construction

The following Exclusion is added to the Contract Works Construction Section
26 Cyber Event

- A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and Digital Data from any cause whatsoever (including, but not limited, to Computer Attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.
- B. However, in the event that an Insured Event listed below results from any of the matters described in A. above, this Section, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Period of Insurance to Property Insured by this Section directly caused by such an Insured Event to the extent covered and not otherwise excluded under this Section.

Insured Event:

Any loss or damage other than loss or damage due to or caused by malicious persons

For the purposes of this Exclusion

Electronic and Digital Data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and Digital Data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer Attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilising the computer system or network of whatsoever nature.

Exclusion 26 E Risks is deleted from the Section and of no further use.

Z/1206/2 Bona Fide Hirers - Business Customers Only

In respect of hires to business customers it is a condition precedent to liability under this Section that Property Insured will not be hired out unless

- A. the hirer's identity has been confirmed by at least two different documents bearing their trade name address and telephone number and
- B. the requirements of the Insured are confirmed by an official written order and
- C. a satisfactory credit check has been completed not more than three months prior to the hire date where the value of Property Insured on hire exceeds £10,000 and
- D. it has been confirmed that the hirer has a valid insurance policy covering their liability in the event of loss of or damage to the hired Property Insured and
- E. where the accumulated value of Property Insured on hire exceeds £25,000 or the accumulated quantity of Property Insured on hire exceeds 10 items:
- i. where the business customer is known to the Insured:
 - a. the hire has been confirmed via telephone or in person by a recognised representative of the business customer
 - ii. where the business customer is not known to the Insured:
 - a. the hirer's identity has also been confirmed by photo identification and
 - b. a photograph of the hirer or person accepting delivery of the Property Insured on behalf of the hirer or the person picking up the Property Insured from the Insured's premises is captured and recorded by the Insured at the time of hire

The Insured shall retain copies of all proofs of identification and credit worthiness which shall be provided to the Insurer on request in the event of a claim being submitted for Property Insured while hired out.

This Condition does not apply to Property Insured hired out with an operator.

Exclusion

This Section does not cover loss of or damage to Property Insured while loaned or hired out to members of the public.

Z/1720/1 Cyber Event - Contractors Plant

The following Exclusion is added to the Contractors Plant Section
19 Cyber Event

- A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and Digital Data from any cause whatsoever (including, but not limited, to Computer Attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.
- B. However, in the event that an Insured Event listed below results from any of the matters described in A. above, this Section, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Period of Insurance to Property Insured by this Section directly caused by such an Insured Event to the extent covered and not otherwise excluded under this Section.

Insured Event:

Any loss or damage other than loss or damage due to or caused by malicious persons

For the purposes of this Exclusion

Electronic and Digital Data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and Digital Data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer Attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilising the computer system or network of whatsoever nature.

Exclusion 19 E Risks is deleted from the Section and of no further use.

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Contract Works Construction Cover Summary

Policy Number: 40/CS/29225430/12

Agent: Arthur J. Gallagher Ins Broker

Account Number: 40/87128

The Insured: ECHO TOPCO LTD

This summary is designed to provide Principals, Local Authorities and any other interested party brief details of your insurance arrangements with Allianz Insurance plc.

Contract Works Construction Section

Date of Commencement of Insurance 31st December 2021

Date of Expiry of Insurance 31st December 2022

Maximum Contract Value £500,000

Contract Period in months 12

Contract Works Description

Contracts for installation of Roof trusses, Floor beams, Timber framed house kits and ancillary products

Theft and Malicious Damage Excess £1,000

Fire Excess £5,000

All other claims £1,000

Subject to Allianz Insurance's Standard Policy Wording, Terms and Conditions

This summary does not fully detail the cover provided under this Policy. Please ask your insurance adviser or local Allianz Insurance office for further information and copies of your policy wording.

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Construction Select Declaration Form

Please complete this declaration form for the period of Insurance as detailed below.
You will be advised of any premium adjustments.

Policy Number: 40/CS/29225430/12

Agent: Arthur J. Gallagher Ins Broker

Account Number: 40/87128

The Insured: ECHO TOPCO LTD

Period of Insurance: 31st December 2020 to 31st December 2021

Contract Works Construction Section

Item Description	Turnover/Values
Annual Contracting Turnover	£

Contractors Plant Section

Item Description	Values/Charges
Constructional Plant Value	£
Hired in Plant Charges	£

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