

Contractors All Risks - Statement of Fact

Policy Number CAR/13401/515080/2023
Period of Insurance **From** 29/07/2024 **To** 29/07/2025
 Both days inclusive local standard time at the insured's address

Retroactive Date: Inception
Date Issued: 26/07/2024
Reason for Issue Renewal

Details of the Insured

Insured: Bonner Framework Ltd

Business Description: New Build Basement Excavation, RC frame, Concrete Slabes and foundation

Company Type Limited Company (Ltd)

Business Name Bonner Framework Ltd

ERN Number TBA

Risk Address Holdshott House, Reading Road, Heckfield

Risk Postcode RG27 0JZ

Trade 1 Groundworking, Drainage, Road, Sewer Contractors to 3m

What percentage of work is carried out for this trade? 40%

Trade 2 Shuttering and Formwork Contractors

What percentage of work is carried out for this trade? 35%

Trade 3 Steel Fixing and Reinforcing Contractors (inc Pouring/Pumping)

What percentage of work is carried out for this trade? 25%

What is the turnover in the UK? £2,000,000

What is the turnover in Europe? £0

What is the turnover in the rest of the world? £0

What is the annual wage roll? £425,000

Do you use external specialist contractors? (Bona Fide Subcontractors) No

General Liability Section

General Liability limit (standard £5million) £5,000,000

Do you carry out any heatwork? No

Do you use fixed, powered or woodworking machinery? No

Work within confined spaces No

Enter the year that the business was established 2016

General Liability - Trade Specific Questions

Do you undertake any alarm work? No

Do you undertake any work installing/servicing of computer equipment? No

Does pressure washing or jetting exceed a maximum operating pressure of 4000 PSI?	No
Do you undertake any tree felling?	No
Is any Machinery dismantling activity undertaken?	No
Is any motorway work undertaken?	No
Is any Shuttering or Formwork carried out?	Yes
What is the percentage of shuttering or formwork carried out?	0.25
Are any solar heating contracts undertaken?	No
Is any work carried out on grade 1 listed buildings?	No
Is any work carried out on grade 2 listed buildings?	No
Is any work carried out on grade 2* listed buildings?	No
Will any suspended ceiling work be carried out?	No
What percentage of work is carried out on suspended ceilings?	0
Will you undertake to remove, repair, or disturb Aluminium Composite Material in the course of a contract?	No
Will you always arrange for licenced contractors to carry out the works and dispose of Aluminium Composite Material?	No

General Liability - Further Questions

Do you carry out any work at height?	Yes
Maximum height in metres at which work is carried out	15
Equipment used/method of working at height	0
Have employees undertaken IRATA training where ropes/slings/cradles are used?	No
Do you carry out any work underground?	Yes
Maximum depth (in metres) that under groundwork is carried out to	5
Will ground works/excavation be undertaken by bona fide subcontractors?	No
Are any hazardous substances handled or used?	No
Do you have an asbestos licence?	No
Do you undertake assessments of contract sites for the presence of asbestos?	No
Is any work undertaken in hazardous locations?	No
Are any Hazardous activities carried out?	No
Any Material Facts:	0

Employers Liability Section

Is Employers Liability Required?	Yes
Employers Liability limit (standard £10million)	£10,000,000
Are any employees domiciled in Republic of Ireland?	No
Are all contracts of employment UK and Northern Ireland contracts?	Yes

Does the director of the company own more than 51% of the shares of the company?	No
Has the level of staff turnover been less than 10% for the past 3 years?	No
Do you have a written Health & Safety policy that is recorded, signed, dated and communicated to all new and existing employees?	Yes
Is a senior and qualified member of your business responsible for risk management policy, supported by other managers?	Yes
Have full risk assessments been carried out in relation to the business activities, and are these documented?	Yes
Are risk management policies and safety procedures communicated to staff in written form, signed for with records kept, and Health and Safety training provided?	Yes
Are risk management policies also supported with explanatory training, one-to-one briefings, tool box talks and/or staff consultation?	Yes
Is the business committed to demonstrating the implementation of risk improvement measures and improving risk awareness?	Yes
Are all accidents / incidents recorded and investigated?	Yes
Have you documented a safe system of work (e.g. work instruction, safe operating procedure or method statement) for all significant job tasks?	Yes
Are training records maintained for each employee to demonstrate that the documented safe systems of work have been communicated to them?	Yes
Do you have a formal inspection / monitoring programme to verify employees are working to safe working practices?	Yes
Do you have a documented training programme for all new and existing employees?	Yes
Are you a member of any Trade Association and/or a RoSPA Bronze / Silver / Gold award winner?	Yes
Is PPE provided to all employees in accordance with the Personal Protective Equipment at Work Regulations 1992 with someone named responsible for identifying and issuing PPE?	Yes
Are all personnel trained in operating machinery and equipment?	Yes
Any Material Facts:	Basement Work on a new build basis only - not under or near any existing structures
Contractors All Risks	
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Is Contractors All Risks Required?	Yes
Sums insured for contract works	£400,000
Method of Construction	Standard (Block, Beam, Brick)
Plant	
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Is own plant cover required?	No
Sums insured for own plant:	
Cranes	£0
General Plant & Equipment	£0
Temporary Buildings	£0
Sums insured for Hired-In plant:	
Cranes	£0
General Plant & Equipment	£0
Temporary Buildings	£0

Are all items of plant and machinery with a value of £15,000 or more fitted with Thatcham or the manufacturers immobilisers?	No
Do you register your plant with CESAR/Plant Registration Schemes?	No
Sums insured for employees tools, clothing & personal effects	£500

Location of Works

Do you undertake any work at the following:

Private dwelling houses and flats	Yes
Commercial buildings	Yes
Industrial buildings	No
New Build work	Yes
High Rise Buildings	No
Clean Rooms	No
Hospitals	No

Further Information

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity in the last 5 years:

Had a policy voided in the last 5 years?	No
Had an insurance cancelled where a cancellation clause has been invoked in the last 5 years?	No
Had a renewal declined in the last 5 years?	No
Had special terms imposed by an insurer in the last 5 years?	No
Are there any other Material Facts to disclose?	No
Where is the proposer domiciled?	UK

Further Information Continued

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity in the last 5 years:

Had a County Court Judgment or Scottish equivalent awarded against them?	No
Been declared bankrupt or been the subject of bankruptcy proceedings?	No
Had an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland?	No
Details:	0
ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act	No
What was the conviction for?	0
Date of Conviction	
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