

**Private and confidential**  
 LANSDOWN INSURANCE BROKERS BNL  
 LANSDOWN HOUSE  
 PITTVILLE CIRCUS ROAD  
 CHELTENHAM  
 GL52 2QE

28/04/2025

## Your Zurich Inspection Contract and Plant Protection Policy

**Your Reference** Samantha Finch

**Our Reference** Lewis Lawley

**Policy Number** NYG46668

**The Insured** Entryway Ltd

Dear Samantha,

Thank you for placing your business with Zurich.

Enclosed is the policy documentation, which is based on our quotation and your hold covered instructions.

<b>Period of Insurance</b>	From <b>20 April 2025</b>
	To <b>20 April 2026</b>
<b>First Inspection Fee (excluding VAT)</b>	<b>£754.72</b>
<b>VAT (at 20.00%)</b>	<b>£150.94</b>
<b>First Insurance Premium (excluding Insurance Premium Tax)</b>	<b>£59.36</b>
<b>Insurance Premium Tax</b>	<b>£7.12</b>
<b>Total Amount Due</b>	<b>£972.15</b>
<b>Commission Rate</b>	22.00%

The Total Amount Due shown above should be paid to us in accordance with your normal terms of credit.

Where applicable, in accordance with the FCA Policy Statement requirements on Multi-occupancy building insurance, please distribute all relevant documentation to the Leaseholders including the building level premium & fee allocation provided.



### Contact Details

You can go online or contact us directly.



**Call us on**  
0121 450 4074

**We may record or monitor calls**  
to improve our service.



**Email us at**  
lewis.lawley@uk.zurich.co.uk



**Visit us at**  
www.zurich.co.uk/engineering



**Write to us at**  
 Zurich Insurance  
 The Colmore Building, 20 Colmore  
 Circus Queensway  
 Birmingham  
 B4 6AT



## Fair Presentation of the Risk

This policy has been issued unless otherwise stated within the policy schedule on the following understanding:

a) The following material facts are true:

No owner, director, business partner or family member involved in the business:

- i) has ever had a proposal or renewal for insurance declined or cancelled; a policy voided, withdrawn or suspended, or special terms imposed by any insurer
- ii) has ever been convicted of, or charged (but not yet tried) with any criminal offence other than motoring offences or offences that are spent under the Rehabilitation of Offenders Act 1974
- iii) has ever been the subject of a winding-up order or company/individual Voluntary arrangement with creditors; or been placed into administration, administration receivership or liquidation.

b) That all other material facts, in addition to a) above, have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.

If you do not comply with the above and any such non-disclosure or misrepresentation by you is:

- i) Proven by us to be deliberate or reckless we may:
  - 1) avoid the policy which means that we will treat it as if it had never existed and refuse all claims, in which case we will not return the premium paid by you; and
  - 2) recover from you any amount we have already paid for any claims including costs or expenses we have incurred.
- ii) Not deliberate or reckless, the policy may be affected in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
  - 1) if we would have not provided you with cover we have the option to:
    - A) avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
    - B) recover from you any amount we have already paid for any claims including costs or expenses we have incurred
  - 2) if we would have applied different terms to the cover we will have the option to treat the policy as if those different terms apply. We may recover any payments made by us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
  - 3) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

A "material fact" would be a circumstance or representation that would influence our judgment in determining whether to take the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.

Please ensure that all of the information recorded in this document is correct and complete. If there are any inaccuracies or omissions please inform us immediately. Failure to do so could result in the policy being avoided, written on different terms and/or a higher premium being charged.

Yours sincerely

Engineering

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ZCYE542.05 (01/23)

# Inspection Contract and Plant Protection Policy Schedule

<b>Policy Number</b>	NYG46668		
<b>Date Issued</b>	28/04/2025		
<b>Branch</b>	Birmingham		
<b>Our Ref</b>	Engineering		
<b>The Insured</b>	Entryway Ltd		
<b>The Insured's Postal Address</b>	George Leybourne House Fletcher Street London E1 8HW		
<b>The Agent</b>	LANSDOWN INSURANCE BROKERS BNL		
<b>Period of Insurance</b>	<b>From</b>	20 April 2025	<b>To</b> 12.00 hrs 20 April 2026
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.		
<b>Renewal Date</b>	20 April 2026		
<b>Policy Form Ref</b>	ZCYC99AA		
<b>Current Annual Fee/Premium</b>	£814.08 excluding tax		
<b>Inspection Fee (excluding VAT)</b>	<b>£754.72</b>		
<b>VAT (at 20.00%)</b>	<b>£150.94</b>		
<b>Insurance Premium (excluding Insurance Premium Tax)</b>	<b>£59.36</b>		
<b>Insurance Premium Tax (at 12.00%)</b>	<b>£7.12</b>		
<b>Total Amount Due</b>	<b>£972.15</b>		

Plant Location	Description of Plant	Cover Code	Limit of Liability
Details as lodged With the Company	Lifting and Handling	SUD	£250,000

**Excess**  
The first £50

**Additional Clauses Applicable**

**003 Long Term Undertaking – Index Linked (RPI)**  
Discount 5% Commencement Date 20/04/2025 Specified Period 3 years

**003 Long Term Undertaking - Index Linked (RPI) – Plant Protection**  
Discount 5% Commencement Date 20/04/2025 Specified Period 3 years

Long Term Undertaking Part c) is deleted and replaced by the following:  
c) rates will be amended at each renewal date in line with the change in the Retail Prices Index (all items) during the period of 12 months which expires 3 months prior to the month of renewal subject to a minimum rate of 5.00% and maximum rate of 8.00%

This Policy has been issued on the basis of information provided to and held by the Company and is subject to any alterations required following initial inspections by the Company's Engineer Surveyors.

Insurance cover provided by this Policy is for Plant which is currently inspected or has been notified as requiring inspection under the Inspection Contract. Newly acquired Plant of a similar nature is also covered provided that it is the intention to inspect such Plant hereunder. Cover is subject to satisfactory technical reports from the Company's Engineer Surveyors.

# Inspection Contract and Plant Protection

New Business V.A.T. Invoice

V.A.T. 107 8316 77

<b>Policy Number</b>	NYG46668		
<b>Date Issued</b>	28/04/2025		
<b>Branch</b>	Birmingham		
<b>Our Ref</b>	Engineering		
<b>The Insured</b>	Entryway Ltd		
<b>The Insured's Postal Address</b>	George Leybourne House Fletcher Street London E1 8HW		
<b>The Agent</b>	LANSDOWN INSURANCE BROKERS BNL		
<b>Period of Insurance</b>	<b>From</b>	20 April 2025	<b>To</b> 12.00 hrs 20 April 2026
	and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.		
<b>Renewal Date</b>	20 April 2026		
<b>Policy Form Ref</b>	ZCYC99AA		
<b>Current Annual Fee/Premium</b>	£814.08 excluding tax		
<b>Fee/Premium Breakdown</b>			
<b>Inspection Fee (excluding VAT)</b>	<b>£754.72</b>		
<b>VAT (at 20.00%)</b>	<b>£150.94</b>		
<b>Insurance Premium (excluding Insurance Premium Tax)</b>	<b>£59.36</b>		
<b>Insurance Premium Tax (at 12.00%)</b>	<b>£7.12</b>		
<b>Total Amount Due</b>	<b>£972.15</b>		

This VAT invoice replaces all previous invoices issued for this period

## **Zurich Engineering safety rules for field staff working on clients premises**

### **Foreword**

Zurich Engineering is committed to best international practice in health, safety and environmental matters. The Company operates safe systems of work to ensure, so far as is reasonably practical, that its Field Staff and all other persons who could be affected are not exposed to hazards which could result in harm or injury. It is the Company's policy to promote a positive attitude from staff towards all matters relating to health, safety and the environment.

### **Purpose of these safety rules**

These basic rules are intended to inform Clients of the arrangements in place to enable Zurich Engineering Field Staff to meet their statutory duties for health and safety when carrying out contractual activities on Clients' sites. The successful application of these rules to achieve safe examinations with minimum disruption to the Clients' operations is dependent to a large extent on the close co-operation of the Client, particularly regarding planning, the provision of information and the adequate preparation of plant for examination.

Field Staff will utilise the Zurich Engineering Health and Safety Manual to complement and supplement the following basic rules.

### **Health and Safety Policy**

Zurich Engineering safety policy, together with the organisation and arrangements for implementing this policy are fully detailed in the Zurich Engineering Health and Safety Manual for Technical Staff.

### **Drug and alcohol abuse**

The use of illegal drugs, mis-use of legal drugs or other substances and the abuse of alcohol presents a serious risk in the workplace, especially where staff are engaged on safety critical work as are Engineer Surveyors.

Field Staff should decline to work with local staff where there is reasonable cause to doubt the individuals ability; such concerns must immediately be brought to the attention of a responsible officer of the Client.

### **Initial contact and departure from premises**

Prior to starting work Field Staff must always report on arrival to a person in authority. Normal reception facilities will be used to ensure compliance with existing security procedures, e.g: site passes. It is at this stage that specific site safety requirements, including permit to work systems, personal protective equipment and other necessary safety precautions are established between the Clients' representative and Zurich Engineering Field Staff. In cases of doubt regarding the adequacy of the safety precautions in place, the Field Staff should contact their Manager for further advice. On completion of their work the Field Staff should report back to the person in authority before leaving the premises.

### **Permits to work**

Field Staff should adhere to Clients' permit to work systems subject to the provision of adequate guidance and instruction on their operation.

Conditions and precautions laid down in the permit to work document will be complied with and on completion of the examination activity the work permit will be returned to the authorised person duly completed and signed by the Field Staff.

### **Personal protective equipment**

Field Staff should always use the appropriate personal protective equipment for the particular conditions applying at each site.

The following standard equipment is provided by Zurich Engineering and available for use:-

#### **Head protection**

A safety helmet to BS.5240 : 1987 Part 1 is provided for general use and for use to meet the requirements of the Construction (Head Protection) Regulations 1989.

#### **Body protection**

Protective overalls to BS. 5426 : 1987 which will minimise the risk of loose clothing being caught in machinery.

#### **Eye protection**

Safety goggles to BS.2092 (1987). Where spectacles are worn, prescription safety spectacles are made available, again to BS.2092 (1987).

#### **Foot protection**

Safety footwear to BS.1870 : 1987.

#### **Ear protection**

Ear plugs or muffs to BS.6344 : 1989.

#### **Lung protection**

Respiratory protective equipment to BS.2091 : 1967 : BS.6016 : 1980 and BS.4275 : 1974. Specific filters are provided for use with asbestos and aerosols used for non-destructive testing.

#### **Working at height protection**

Safety harness to BSEN.361 : 1963.

#### **Hand protection**

Gloves.

#### **Traffic protection**

Fluorescent high visibility waistcoats to facilitate compliance with BS.6629 : 1985 and the Docks Regulations 1988.

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ZCYE542.05 (01/23)

If other protective equipment or equipment of a higher standard is required, this equipment, together with instructions and any necessary training for use should be provided by the Client. Where such a protection need is identified, but not available from the Client, then inspections should not proceed until adequate protection has been obtained. The Engineer Surveyor will contact their Regional Service Manager in such cases.

### **Working alone**

The Client should provide a responsible person to accompany the Zurich Engineering Field Staff wherever possible. Where it is necessary for the Field Staff to work alone they should firstly establish with the person in authority whether any potentially hazardous conditions have been identified and what precautions will be required in the areas he must work. Field Staff should not proceed where an unsafe situation exists or could arise because of lack of co-operation or lack of familiarity with the premises/equipment, until the problem has been discussed with their Manager and the danger element removed.

### **Entry into confined spaces, e.g pits, tanks, vessels**

Before entry into any confined space, Field Staff should carry out a risk assessment (see Section 8, page 8.21 to 8.28 of this manual). If the assessment identifies risks of serious injury from working in the confined space, the Confined Spaces Regulations 1997 apply and should be consulted before proceeding (see Section 4, page 4.10 of this manual).

### **Substances hazardous to health**

#### **Substances already on client's premises**

The Control of Substances Hazardous to Health Regulations 1988, together with specific regulations for Asbestos and Lead, require the Client to assess the risks to Field Staff from exposure to hazardous substances at work and the precautions needed, in particular the Client must warn the Field Staff if liable to be exposed to any of the substances listed in Schedule 5 of the Health and Safety Commission Approved Code of Practice - Control of Substances Hazardous to Health (General ACOP) or to any of the substances referenced or listed in Appendix 1 of the Health and Safety Commission Approved Code of Practice - Control of Carcinogenic Substances (Carcinogens ACOP). The Client must take appropriate measures to prevent or control these risks and to provide the Field Staff with information, instruction or training on the risks and precautions needed including action to be taken in emergencies. Any control measures, equipment and facilities (including personal protective equipment) provided to control the risks shall be properly maintained, tested and examined with suitable records and results made available for examination.

Field Staff will comply with Clients' precautions including permits to work and the use of any protective equipment considered appropriate for the duty.

In cases where Field Staff consider the precautions or equipment insufficient for their purposes and the problem cannot be resolved on site, he must contact his Manager for further advice. See also paragraph - Personal Protective Equipment.

#### **Substances taken on the premises by field staff**

Zurich Engineering have assessed the risks to Field Staff from hazardous substances used by Field Staff for inspection work which are predominantly risks associated with substances used to perform surface non-destructive examinations.



Material safety data sheets, together with a documented safe system of work for the substances, are available on demand.

Field Staff will comply with these safe systems of work, including the use of any identified safety equipment and also adhere to Clients' waste disposal procedures where applicable.

### **Working above ground level**

Where it is necessary for the Client to provide ladders, these should be of adequate length and sound construction and the Client will have to provide 'footing facilities'. If the ladder has to be used as a working place for inspection purposes, the top of the ladder should be secured and Engineer Surveyors have available ladder ties suitable for this purpose. Ladders must never be placed against moveable items. Where it is necessary for the Engineer Surveyors to use power operated mobile work platform to gain access to plant requiring examination, the Client must provide an authorised and suitably trained operator.

Operation of power operated mobile work platforms by Engineer Surveyors will be confined to hoisting and slewing motions only and will not be undertaken unless authorisation and instruction in the operation of the platform have been obtained from the Client.

Engineer Surveyors will use a safety harness for carrying out inspections involving climbing to significant heights where no permanent guards or rails are fixed, e.g: tower cranes, radio masts and other high structures.

Where Engineer Surveyors are required to access machinery or plant in the vicinity of an overhead travelling crane, suitable measures shall be taken to ensure that any crane activity does not give rise to danger.

### **Machinery and guarding**

The operation of powered machinery will only be carried out by the Engineer Surveyor if competent to do so and only to the extent necessary to facilitate a thorough examination. This operation will only be undertaken with the prior knowledge and consent of the Client. At no time will any machinery be operated without a person situated at the proper control station.

The Factories Act 1961 permits the removal of guards or fences when it is necessary to carry out an examination of the machine. Where such removal is necessary, the Engineer Surveyor will request the Client to remove the guard or fence with the machine stopped. Power Press Field Staff are required to actually test the safety devices of the press and consequently they are exposed to those risks involved in power press operation. Special care will therefore, be exercised at all times.

All machinery examined by the Engineer Surveyor must be provided with adequate facilities for electrical isolation. The surveyor is provided with a 'lock-off' device and will present a pro-forma for Client authorisation before using the device.

Engineer Surveyors will comply with Clients' safe systems of work and take precautions to protect Clients employees and other members of the public during lift inspections. In particular, lift warning notices will be displayed at all landings to indicate that the lift is not available for use and Field Staff will utilise suitable barriers provided by Clients when it is necessary for landing doors to remain open during examinations.

### **Electrical hazards**

Engineer Surveyors will comply with the Electricity at Work Regulations 1989.

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During all inspection activities, Engineer Surveyors will identify components that are likely to be electrically live and assess the risks associated with working on plant which is electrically energised.

Manual working in direct contact with live electrical conductors is not considered necessary for Engineer Surveyors and is prohibited.

In circumstances where working adjacent to electrical conductors is necessary, the Engineer Surveyor will assess whether isolation is necessary for the safety of himself and others.

Where it is judged that isolation is not necessary, the Engineer Surveyor will adopt the working clearances specified in the Institute of Electrical Engineers Wiring Regulations 16th Edition. Electrical testing on live circuits will only be carried out using appropriate instruments.

Where it is judged that isolation is necessary, the isolation must be secure. Isolation will only be carried out with the consent of the Client and must subsequently be proved effective. Should it be necessary to make contact with the electrical conductors for any reason, the conductor must be tested by an effective live line tester.

Engineer Surveyors will use, wherever possible, an ISO lock-off device with the Clients' documented approval and a suitable notice posted on the switch gear. Where it is not possible to apply the ISO lock-off device, then isolation can be achieved by the removal of fuse or links subject to proper control procedures. Such control procedures should include the fuses being held in safe keeping, switchfuse secured and a notice posted. Engineer Surveyors will advise an authorised person in writing.

On completion of the inspection activity, the Engineer Surveyor will, in conjunction with the Client where appropriate, check that all tools and instruments are moved, all covers replaced, notices removed, any permits to work signed off, the circuit re-energised and returned to normal service where possible.

## Testing

Engineer Surveyors will comply with the Clients' safe system of work for proof load testing of lifting machines and over-pressure testing of pressure systems. In both instances the Engineer Surveyor will take all reasonable precautions to ensure that his own safety and the safety of others are not endangered by his actions or instructions.

In cases where an Engineer Surveyor is requested to witness a proof load test of a lifting machine and it is considered that the conditions for the test are unsatisfactory or potentially dangerous, he will bring this to the attention of the client and consult with the Regional Service Manager before proceeding with the test.

The Clients' safe systems of work for the over-pressure testing of pressure systems should take cognisance of Health and Safety Executive Guidance Note GS4: Safety in Pressure Testing.

## Ionising radiation

Engineer Surveyors attending premises where Clients undertake work with ionising radiation must be safeguarded by the implementation of the Ionising Regulations 1985 and the associated Approved Code of Practice.

The Ionising Regulations 1985 are intended to afford protection to persons against ionising radiation from any work activity.

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Zurich Engineering, in its capacity as an employer and its Engineer Surveyor employees will meet their specific responsibilities included in the Regulations and will co-operate with the Client to achieve full compliance with the Regulations.

Local rules prepared for the premises for the purpose of enabling the work with ionising radiation to be carried out in compliance with the requirements of the Regulations must be brought to the attention of Zurich Engineering Engineer Surveyors and the rules clearly explained.

Ionising radiation dose monitoring for Engineer Surveyors will be undertaken by Zurich Engineering, where considered necessary.

### **Fire precautions and emergency evacuation**

Field Staff will comply with the Clients' clearly communicated procedures on fire precaution, fire fighting and emergency evacuation.

### **Insurance**

Zurich Engineering holds valid insurance to indemnify Clients against any claims from its employees or any other third party (including Zurich Engineering staff) for injury, loss or damage arising out of and in the course of the examinations performed by its Field Staff and which is caused by the negligence of the Field Staff