

Contractor’s Plant All Risks Policy

Schedule for Policy number: UKBLND03244

Name of insured:	Kenny Waste Management Ltd, Kenny Global Properties Ltd, Kenny Services Ltd and ET & WJ Kenny T/a Kenny Skip Hire		
Business:	Demolition, Ground Works, Site Clearance, Skip Hire, Plant Hire, Screening and Waste Transfer. Specialising in the recovery and recycling of construction waste. Confidential waste deconstruction and disposal		
Address:	Worsley Trading Estate, Lester Road, Manchester, M38 0PT, United Kingdom		
Period of Insurance:	From:	06 July 2025 L.S.T.	
	To:	05 July 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:	06 July 2026		
Premium and limit currency:	GBP		

Coverage	Limit of Liability	
Section 1 Owned Plant	GBP 765,500	Any one Occurrence GBP 200,000 for any one item
Section 2 Hired in Plant	GBP 450,000	Any one Occurrence GBP 450,000 for any one item
Section 3 Continuing Hire Charges – Maximum Indemnity Period	GBP 34,000	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

£2,500 each and every claim other than as stated below

£2,500 each and every claim in respect of theft and malicious damage

The first 10% per claim subject to a minimum contribution of £25,000 of each and every occurrence of Damage caused by Fire in relation to Shreddars

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 11,371.29
Taxes:	GBP 1,364.55
Total premium (including Taxes):	GBP 12,735.84
Minimum retained premium (excluding Taxes)	GBP 11,371.29

Policy Form Reference: CCICIM7



Countersigned

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Endorsements Applicable To This Policy

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 ten metres away from any stockpile of combustible waste.

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.

EMPLOYEES TOOLS

It is hereby noted and agreed that the Policy extends to include **Damage to Employees Tools** whilst on the Contract Site or in transit thereto or therefrom

For the purpose of the Endorsement only the following Basis of Settlement will apply:

Employees Tools shall be valued at the full cost to repair or replace with deduction for wear tear and gradual deterioration provided that such property is actually repaired or replaced by the Insured within a reasonable period of time following the loss

The payment shall not exceed the Sums Insured/Limit of Indemnity in respect of the property covered nor the amount actually spent to repair or replace the property for the same occupancy or use to a condition equal to but not better or more extensive than its immediate condition prior to loss

For the purpose of this Endorsement only **Employees Tools** shall mean:

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personal tools and effects the property of the Insured's **Employees** other than motor vehicles precious metals precious stones or articles made therefrom or money

For the purpose of this Endorsement only **Employees** shall mean:

- a) any person(s) employed by the Insured under a contract of service or apprenticeship
- b) labour masters and persons supplied by them
- c) persons employed by labour only sub-contractors
- d) persons offering their services on a labour only basis
- e) persons engaged in work experience manpower services or similar schemes
- f) self-employed persons freelance artists and voluntary workers
- g) any person(s) supplied to or hired in or borrowed by the Insured persons working under the Community Offenders Act 1978 the Community Offenders (Scotland) Act 1978 or similar legislation

Sum Insured	:	£5,000 Maximum value of £1,500 Any one Employee
	:	
Excess	:	£100

FOREIGN BODIES EXCLUSION

It is hereby noted and agreed that the Company shall not be liable in respect of Damage to the Property Insured caused by foreign bodies entering such Property Insured.

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:

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.

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NEW REPLACEMENT PERIOD – OWNED PLANT

It is hereby noted and agreed that the Basis of Settlement Condition in respect of **owned plant** is deleted and replaced by:

OWNED PLANT

In the event of **owned plant** suffering damage the basis upon which the amount payable is calculated shall be:

- a) for **owned plant** which at the time of damage is less than 1 year old (from the date of delivery to the insured as new from the manufacturer or its agent) the full cost to repair or replace without deduction for wear, tear or gradual deterioration; or
- b) for **owned plant** which at the time of damage is more than 1 year old the full cost to repair or replace with deduction for wear, tear or gradual deterioration;

provided that such property is actually repaired or replaced by the Insured (unless a cash settlement is agreed by the Company) within a reasonable period of time following the loss.

In respect of partial Damage the Company may, at its option, make no deduction for wear, tear or gradual deterioration of replacement parts.

SPECIAL ENDORSEMENT NO. 1

It is hereby noted and agreed that Section 1 Owned Plant includes the following named items, any changes to these items must be notified:

Serial No.	Type	Make	Model	Owned/Leased / Rented	Value
WLHZ1251LZK137416	Material Handler	Liebherr	LH24 (2022)	Owned	£165,000
WLHZ1251AZK137415	Material Handler	Liebherr	LH24 (2022)	Owned	£165,000
119	Shreddar	Aeries Titan	RJ95/ VZ950DK (2020)	Owned	£200,000
155632/ BT0350	Shreddar	Tana	440DT (2019)	Owned	£200,000

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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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