

Unique Market Reference: B190326N0928

Insured: Ash Group (UK) Limited and Alan's Skip Hire Limited, Alan's Skip Hire Wales Limited, Ash Heat and Power Limited, Ash Metal Recycling Limited, Ash Waste Services Limited, Ash Land Companies Limited, Nationwide Waste Services Limited, Ash Resource Management (Cambrian Quarry) Limited, Ash Aggregates Limited and My Yardspace Limited

Type / Interest: Contractors All Risk Insurance

Policy Period: 1st April 2026 to 31st March 2027

RISK DETAILS

UNIQUE MARKET

REFERENCE: B190326N0928

TYPE: CONTRACTORS ALL RISKS INSURANCE

INSURED: Ash Group (UK) Limited and Alan's Skip Hire Limited, Alan's Skip Hire Wales Limited, Ash Heat and Power Limited, Ash Metal Recycling Limited, Ash Waste Services Limited, Ash Land Companies Limited, Nationwide Waste Services Limited, Ash Resource Management (Cambrian Quarry) Limited, Ash Aggregates Limited and My Yardspace Limited

ADDRESS:

1. 2 & 2A, Severgate, Avonmouth BS10 7SF
2. Broughton Industrial Estate, Broughton Mills Road, Bretton, Chester CH4 0BY
3. Cambrian Quarry, Glyndwr Road, Gwernymynndd, Flintshire CH7 5LW
4. Rear of Great Bear Distribution, Weighbridge Road, Zone 3, Deeside Industrial Estate, Deeside CH5 2LL
5. Ashfield House, Dunkirk Way, Dunkirk, Chester CH1 6LZ
6. Coach Gap Lane, Langar, Nottingham NG13 9HP
7. Station Road, Rowley Regis B65 0SY
8. Shellway Road, Ellesmere Port CH65 4LB
9. Redwither Road, Wrexham Industrial Estate, Wrexham LL13 9RD
10. Shaw Lane, Carlton, Barnsley S71 3HY

BUSINESS: Waste recycling company including soils, demolition and rubble washing facility

PERIOD: From: 1st April 2026
 To: 31st March 2027 Both Days Inclusive at Local Standard Time at the Insured's Risk Address.

INTEREST AND LIMITS OF INDEMNITY:

SECTION	LIMIT OF INDEMNITY	
A) CONTRACT WORKS	Not Insured	
B) OWNED PLANT AND EQUIPMENT	GBP 1,335,745	Any One Occurrence
	GBP 227,000	Any One Item Limit
	GBP 4,112,175	Total Own Plant Value
HIRED-IN PLANT AND EQUIPMENT	GBP 365,000	Any One Occurrence
	GBP 365,000	Any One Item Limit
C) PERSONAL EFFECTS AND TOOLS	Not Insured	
D) TERRORISM	Not Insured	

TERRITORIAL LIMITS: United Kingdom and the Republic of Ireland.

CONDITIONS: **As per QBE PCAR011124 Contractors All Risks Insurance Wording.**
 Section B - Plant and Equipment Excesses:
 Waste Processing Plant GBP 5,000 each and every occurrence
 Waste Processing Plant not fitted with Automatic Fire Suppression GBP 10,000 each and every occurrence
 All other plant GBP 2,500 each and every occurrence

Exclusions: Plant cleaning [CARPCC 010917as attached]



16/04/2026

Exclusions: Plant storage [CARPSC 010917 as attached]
 Exclusions: Ingress of foreign bodies [CARING 010917 as attached]
 Exclusions: Non-ferrous metals [CARFER 010917 as attached]
 Exclusions: Automatic fire extinguishing system Amended [CARAFE 010917 as attached]
 Exclusion: Coronavirus and/or Pandemic [ZZMCVP 010320 as attached]

NOTICES: None

EXPRESS WARRANTIES: None

CONDITIONS PRECEDENT: None

SUBJECTIVITIES: None

CHOICE OF LAW & JURISDICTION: As per QBE PCAR011124 Contractors All Risks Insurance Wording

PREMIUM:

Section B - Owned Plant Deposit	GBP 65,075.16	plus 12% Insurance Premium Tax	GBP 7,809.02	Total	GBP 72,884.18
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Adjustable at 1.5825%	on GBP 4,112,175	Owned Plant Value			GBP 65,075.16
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Section B - Hired in Plant Deposit	GBP 1,349.14	plus 12% Insurance Premium Tax	GBP 161.90	Total	GBP 1,511.04
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Adjustable at 2.9981%	on GBP 45,000	Hiring Charges			GBP 1,349.14
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Total All Sections	GBP 66,424.32	plus 12% Insurance Premium Tax	GBP 7,970.92	Total	GBP 74,395.24
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TAXES PAYABLE BY INSURED AND ADMINISTERED BY INSURERS: 12% Insurance Premium Tax.

PAYMENT TERMS: Payable within 60 days of inception, as per policy wording.

RECORDING, TRANSMITTING & STORING INFORMATION: Where the broker maintains risk and/or claim data/information/documents, the broker may hold such data/information/documents electronically.

INSURER CONTRACT DOCUMENTATION: This document details the Contract terms entered into by the Insurer(s) and constitutes the Contract document.



INFORMATION SECTION

PROPOSAL DATE: None on file

CLAIMS REPORT:

17/03/2026 - Fire Claim - Reserve £52,000

GENERAL RISK INFORMATION:

Underwriters have noted and agreed the email from Grosvenor Insurance dated 24th February 2026



Schedule of plant

Plant	GBP Value	Fire Suppression	Location
Telehandler	24,000	No	Avonmouth
Fork Lift	7,500	No	Bretton
Loading Shovel	120,000	No	Bretton
Loading Shovel	170,000	No	Bretton
Excavator	105,000	Yes - Automatic	Bretton
Fork Lift	7,500	No	Bretton
Excavator	56,430	No	Bretton
Excavator	74,800	No	Bretton
Telehandler	25,000	No	Bretton
Excavator	105,500	No	Bretton
Excavator	16,000	No	Bretton
Excavator	56,500	No	Bretton
Shredder	105,000	Yes - Automatic	Bretton
Dozer	118,000	No	Cambrian
Screeener	115,000	No	Deeside
Excavator	112,000	No	Deeside
Excavator	112,000	No	Deeside
Excavator	114,000	No	Deeside
Screeener	100,000	No	Deeside
Fork Lift	12,000	No	Dunkirk
Excavator	50,000	No	Dunkirk
Handheld	15,500	No	Dunkirk
Material Handler	195,000	No	Dunkirk
Telehandler	30,000	No	Nottingham
Fork Lift	10,000	No	Rowley Regis
Excavator	115,000	Yes - Automatic	Rowley Regis
Loading Shovel	95,000	No	Rowley Regis
Loading Shovel	227,000	Yes - Automatic	Shellway
Loading Shovel	227,000	Yes - Automatic	Shellway
Telehandler	20,000	No	Shellway
Excavator	21750	No	Shellway
Cherry Picker	10,000	No	Shellway
Excavator	98,000	No	Shellway
Excavator	45,000	No	Wrexham
Fork Lift	10,000	No	Wrexham
Fork Lift	12,500	No	Wrexham
Shredder	105,000	Yes - Automatic	Wrexham
Shredder	102,500	Yes - Automatic	Wrexham
Shredder	80,000	Yes - Automatic	Wrexham
Shredder	70,000	Yes - Automatic	Wrexham
Shredder	120,000	Yes - Automatic	Wrexham
Screeener	45,000	No	Wrexham
Screeener	90,000	No	Wrexham
Eddy Current	145,000	No	Wrexham
Eddy Current	75,000	No	Wrexham
Loading Shovel	98,000	Yes - Automatic	Wrexham
Excavator	87,250	Yes - Automatic	Wrexham
Shredder	31,500	Yes - Automatic	Wrexham
Loading Shovel	180,495	Yes - Automatic	Wrexham
Loading Shovel	38,500	No	Wrexham
Fork Lift	109,50	No	Barnsley
Loading Shovel	95,000	Yes - Automatic	Barnsley

ENDORSEMENTS

Exclusions: Plant cleaning

The following clause is incorporated in and forms part of the 'General Exclusion' to this **policy**:

This **policy** does not cover **damage** caused by or arising out of fire however so caused if the **insured** has failed to:

- a) clean down the **property insured** at the end of each day after use;
- b) clear the **property insured** of all combustible debris, material or waste in accordance with the manufacturer's recommendations at the end of each day after use; and
- c) document such cleaning procedures on a daily basis.

Clause: CARPCC 010917

Exclusions: Plant storage

The following clause is incorporated in and forms part of the 'General Exclusions' to this **policy**:

This **policy** does not cover **damage** caused by or arising out of fire however so caused if at the end of each day after use the **property insured** is stored less than ten (10) metres away from static equipment, piled or baled waste, and any buildings containing combustible waste.

Clause: CARPSC 010917

The following exclusion applies in respect of waste processing plant only:

Exclusions: Automatic fire extinguishing system (Amended)

The following clause is incorporated in and forms part of the 'General Exclusions' to this **policy**:

This **policy** does not cover **damage** caused by or arising out of fire however so caused where the **property insured** is not fitted with:

- a) an automatic double shot fire extinguishing system protecting as a minimum the engine compartment and which shall at all times be set in operation; and
- b) a switching system capable of disconnecting all power to and from the engine immediately.

Notwithstanding the above clause, where waste processing plant does not have fire suppression, the excess in respect of fire stated in the schedule applies.

Items of waste processing plant with and without fire suppression are detailed in the plant schedule attached.

Clause: CARAFE 010917



Exclusions: Ingress of foreign bodies

The following clause is incorporated in and forms part of the 'General Exclusions' to this **policy**:

This **policy** does not cover **damage** caused by materials processed or treated by the **property insured** or foreign bodies entering the **property insured** with the materials.

Clause: CARING 010917

Exclusions: Non-ferrous metals

The following clause is incorporated in and forms part of the 'General Exclusions' to this **policy**:

This **policy** does not cover the theft of unfixated non-ferrous metals whilst **unattended** unless at the time of theft such items are contained in a securely locked building or container.

For the purposes of this Exclusion, **unattended** means where the **property insured** can be stolen or removed without the immediate intervention of the insured or their employee.

Clause: CARFER 010917

Exclusion: Coronavirus and/or Pandemic

Insured section: General Exclusions

The following clause and definition are added to and incorporated into the 'General Exclusions' (or otherwise) section of this **policy**.

General Exclusions:

Coronavirus, epidemic and/or pandemic

Regardless of any provision to the contrary, the **policy** excludes any **damage** or loss or interruption or interference directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:

- a) any coronavirus (or similar or equivalent virus in the future), including any mutation or variation of a coronavirus;
- b) any coronavirus disease (or similar or equivalent disease in the future);
- c) any epidemic or pandemic which poses a threat to human health or human welfare whether officially declared an epidemic or pandemic or not; or
- d) any fear or threat of a), b) or c) above.

Clause: ZZMCVP 010320



SECURITY DETAILS

INSURER'S LIABILITY:

(RE)INSURERS LIABILITY CLAUSE

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA3333
21 June 2007



