

SECTION 6 – HEALTH & SAFETY POLICY

HEALTH AND SAFETY POLICY STATEMENT

Quadrant Mechanical & Electrical LTD is a private limited company in providing electrical and mechanical installation services. This Policy has been developed proportional to and taking into account the nature and type of our business undertakings, company size and geographical area in which we provide our services.

The company is committed to protecting the safety and health of our staff, our sub-contractors, suppliers, clients, general public and other third parties in relation to all our activities undertaken in our office and on our sites.

The company's policy is to provide and maintain safe and healthy working conditions, equipment and systems of work for all our staff and to provide such information, training and supervision as is needed for this purpose.

The company is committed to continuous review and improvements of its management of health and safety taking into account new legislation and changes in work practices.

The company's staff are encouraged to make a positive contribution to health and safety matters. The company will consult and actively involve staff on policy matters, practices and procedures.

The relevant health and safety information will be communicated to the company's staff using the appropriate methods.

The company's staff are required to read and understand this Policy and any amendments made from time to time.

Signed: 

Printed: Lewis Dowman

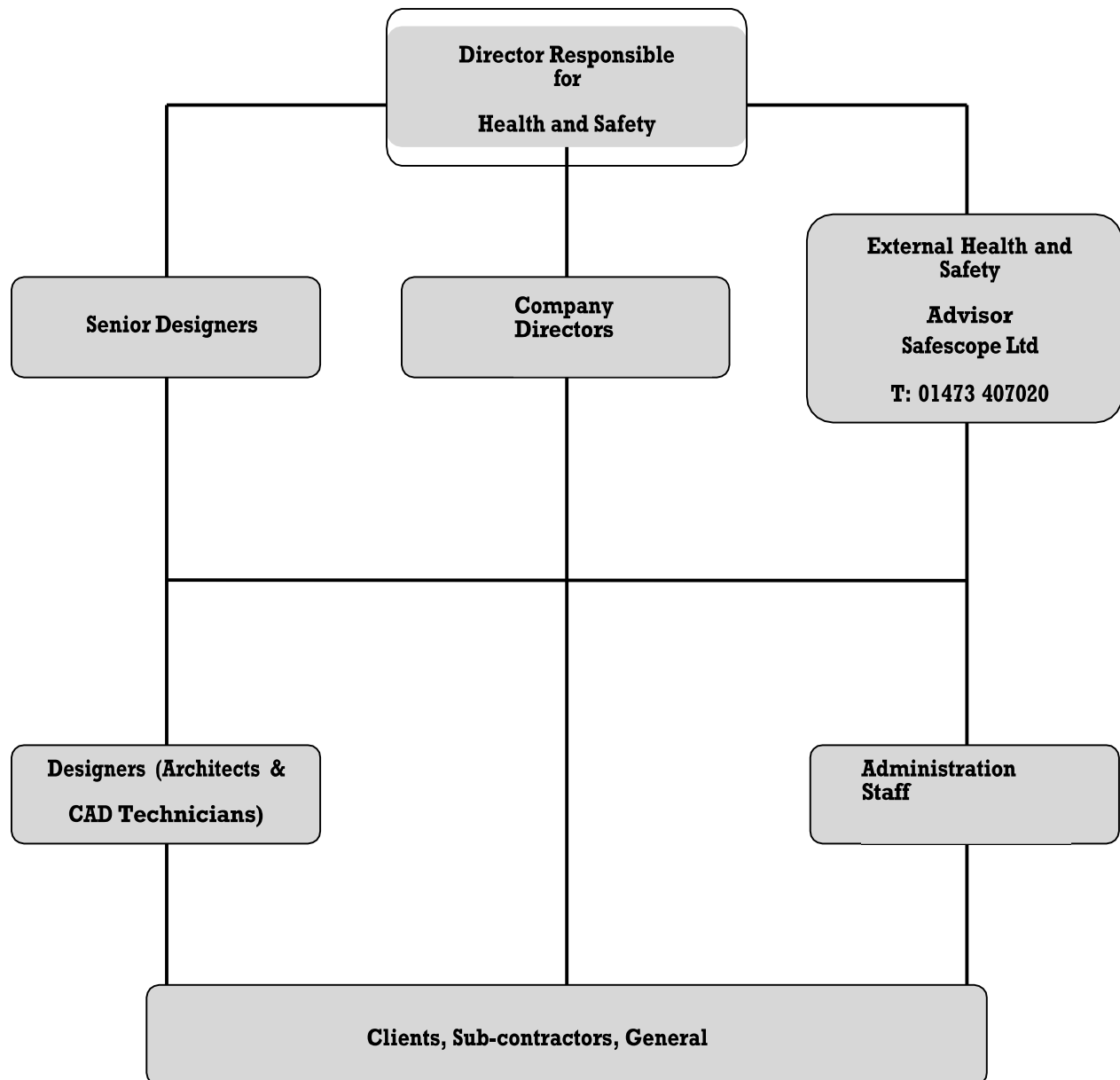
Position: Director

Date: 16/05/2024

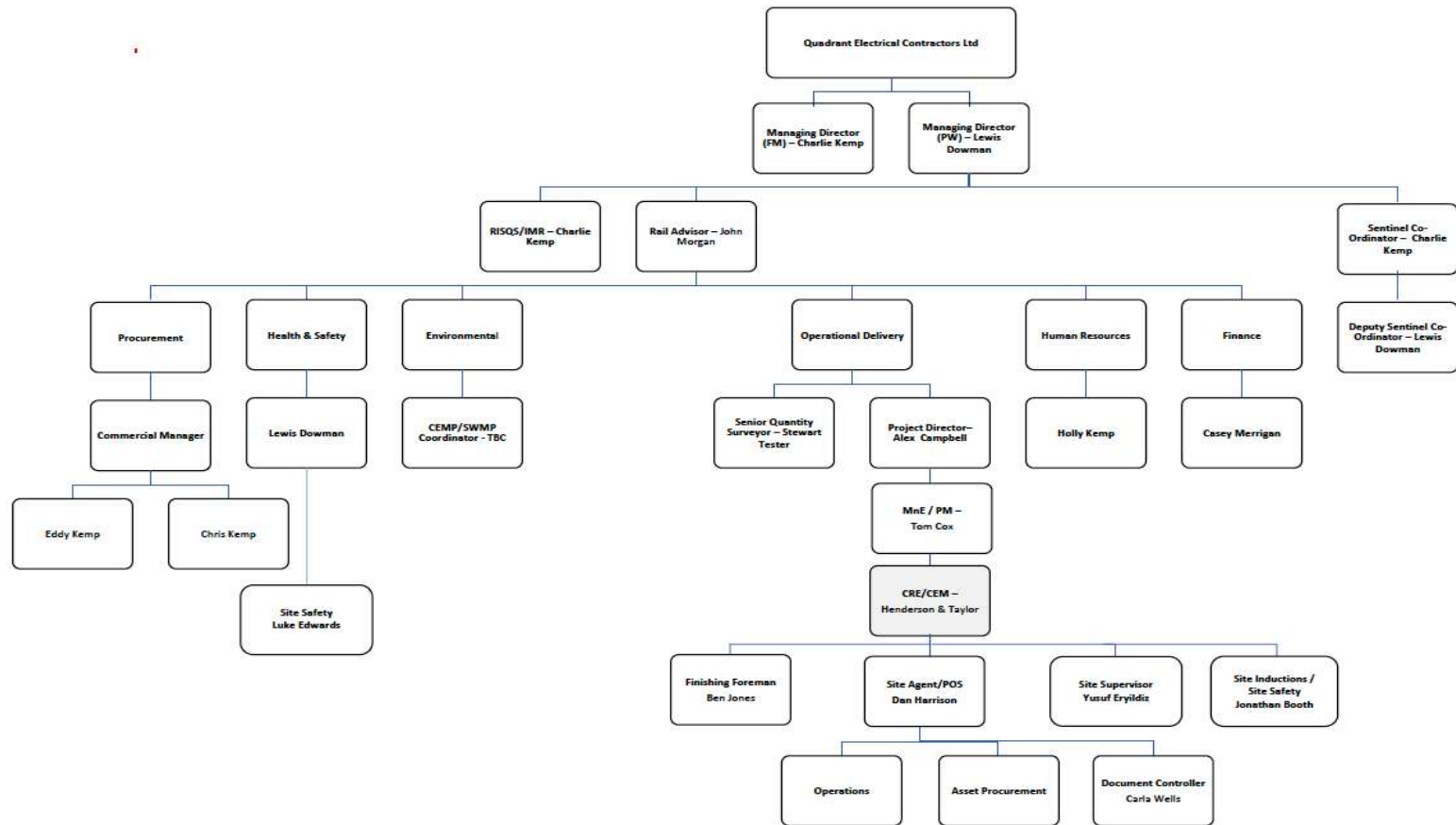
HEALTH AND SAFETY POLICY RESPONSIBILITIES AND ARRANGEMENTS

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HEALTH AND SAFETY ORGANISATION AND RESPONSIBILITIES



SECTION 7 – ORGANISATION CHART



SECTION 8 – INSURANCE POLICIES



Electrical & Ventilation, Air Conditioning And Refrigeration Policy Schedule

Policy Number:	10011392EC	Policy Wording Reference:	EC170121
Period of Insurance:	From: 08/06/2023 To: 07/06/2024 both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.		
Effective From:	08/06/2023	Date Issued:	08/06/2023
Reason for Issue:	New Business		
Contract Parties			
Insured:	Quadrant Electrical Contractors Limited		
Including Subsidiary Companies:	None		
Address:	Unit 3 Heron Court Cranes Farm Road Basildon SS14 3DF United Kingdom		
Business Description:	Electrical contractors undertaking installation, maintenance, and repair, including aerials, satellites, CCTV, access control, data cabling, electric vehicle chargers, fire alarms, and electrical wiring and control panels for automist and water mist fire suppression systems. Bona fide subcontractors undertaking non invasive/non destructive fire risk assessments, intruder alarms, ventilation and air conditioning, fixed fire extinguishers and gas fire suppression systems.		
Insurer:	QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)		



Section: Employers' Liability		Insured
Employers' Liability	Limits of indemnity £10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:	Worldwide but excluding manual work in North America	
Claims jurisdiction:	Worldwide excluding North America	
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located	
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes



Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£1,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£1,000,000	Any one occurrence
Products Liability	£1,000,000	Any one occurrence and in the aggregate
Pollution Liability	£1,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate
Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)		
Minimum limit of indemnity to be held by subcontractors	£1,000,000	Any one occurrence



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

- | 1. | Name(s) of insured | Status of entity | Policy Number |
|----|--|------------------|---------------|
| | Quadrant Electrical Contractors Limited | Limited | 10011392EC |
| | Trading name(s): | | |
| 2. | Date of commencement of insurance policy | 26/03/2024 | |
| 3. | Date of expiry of insurance policy | 07/06/2024 | |

We hereby certify that subject to paragraph 2:

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**; and;
- (a) the minimum amount of cover provided by this policy is no less than £5 million (c); or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
- the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE UK Limited (Authorised Insurer)

Notes

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- Specify applicable law as provided for in regulation 4(6) of the Regulations.
- See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

SECTION 8 – INSURANCE POLICIES

Scope of cover

- Public/Products Liability: £10,000,000 – Any one Claim but in the aggregate for Products Liability (QBE UK Limited for the first £1,000,000, AXA XL Insurance Company UK Limited for the next £4,000,000 & Allianz Insurance PLC the next £5,000,000)
- Employers Liability: £10,000,000 – Anyone Claim (QBE UK Limited)
- Professional Indemnity: £5,000,000 – In the Aggregate (Royal & Sun Alliance Insurance Ltd)

Notable exclusions:

- Public & Products Liability (Please refer to pages 45-52 of the policy wording attached):
 - Coronavirus, epidemic and/or pandemic
 - Employees working outside the United Kingdom
 - Hazardous activities
 - Products and workmanship
 - Use of heat
 - Sub-contractors insurance check
- Professional Indemnity (Please refer to pages 11-13 of the policy wording attached):
 - Fire Safety Notifications Limitation Endorsement
 - External Wall Fire Review
 - Retroactive Date
 - Defective Workmanship
 - Asbestos Risks

The Certificate:

- For public/products liability and professional indemnity insurers do not tend to produce a certificate, this is because they are not legally required. That said I have attached the policy schedules for our policies.
- Employers liability certificate attached.
- Cover confirmation letter attached.