



FBD Insurance,
Unit 1, Bridge House,
Baggot Street Bridge,
Dublin 4,
Ireland.

T: 01 7617680
F: 01 6673950
E: FBDBaggotSt@fbd.ie
W: www.fbd.ie

Owl Pest Control Ltd
Unit 19
Tallaght Business Centre
Whitestown Road
Tallagh

Date: 21/11/2022
Policy No: 00636080/04/02

Your Business Complete Insurance Policy

Dear Sir/Madam,

Thank you for placing your commercial insurance business with FBD Insurance. You will find enclosed your Policy document and an attached schedule, which detail the specific section(s) of the policy operative for you and the extent of the cover provided.

We recommend you check that the details shown on the schedule are in line with your instructions and that you read the policy to ensure that the insurance protection provided meets with your requirements. Having checked same, if there are any alterations required, please contact us on 01 7617680.

Thank you once again for your custom.

Yours faithfully,

Kevin Fox

Dublin Baggot Street
FBD Insurance

Owl Pest Control Ltd
Unit 19
Tallaght Business Centre
Whitestown Road
Tallagh

Issue Date: 21 November, 2022

Name of Insured:	Owl Pest Control Ltd
Insured's Address:	Unit 19, Tallaght Business Centre, Whitestown Road, Tallagh
Renewal Date:	22nd November
Policy Number:	006360800402
Business Description:	Pest Control, Timber Treatment and/or fumigation works Supply of pest control products direct to the public and trade.
Period of Insurance:	From: 22 November, 2022 To: 21 November, 2023
Premises:	1 Unit 19 Tallaght Business Centre Whitestown Road Tallagh
Operative Sections:	1. Property Damage (a) Buildings, Trade Contents, Stock 3. Liability (a) Public Liability (b) Products Liability (c) Employers Liability 7. Commercial Legal Expenses
First Premium	€4,900.00 inclusive of government levy

This policy is a legal contract and it is important that you examine it carefully to make sure that it meets your requirements. If it does not, or if your insurance requirements change, please let your insurance adviser know right away. You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your policy, or may result in the policy not operating fully.

This schedule should be read in conjunction with your current policy document which provides further details of your insurance protection and forms part of the insurance contract.



Section 1: Property Damage

1a) Buildings, Trade Contents & Stock

Location 1: Unit 19 Tallaght Business Centre Whitestown Road Tallagh

Insured Property	Declared Value	Sum Insured
Buildings		
Trade Contents		
Stock		€100,000
Rent Payable		€24,000
Total		€124,000

Cover applicable to all premises listed	
Items Insured	Sum Insured
Fire brigade attendance charges	€2,600

Risk Management Conditions (all locations) – refer policy document for wording

Intruder & fire alarms guidelines
Minimum physical security standards
Storing combustible materials in open

Property damage extensions – alterations to standard policy limits	
Description	Limit
1. Trace and access	€25,000

1b) Money - Not Insured

1c) Goods in Transit - Not Insured

1d) Deterioration of Stock - Not Insured

Section 2: Business Interruption - Not Insured

Section 3: Liability

3a) Public Liability

Limit of Indemnity 1:	€6,500,000 any one event
Limit of Indemnity 2:	Unlimited any one period of insurance.

Endorsement/s attaching to or forming part of this section:

full wording of endorsements provided in this document under the heading "Policy Endorsements"

- Burning/Welding Warranty

- Personal Protective Equipment
- Scaffolding
- Work at Heights

3b) Products' Liability

Limit of Indemnity 1:	€6,500,000 any one event
Limit of Indemnity 2:	€6,500,000 any one period of insurance.

3c) Employers' Liability

Limit of Indemnity 1:	€13,000,000 any one event
Limit of Indemnity 2:	Unlimited any one period of insurance.
Description	Estimate of Wages
Clerical & administrative staff	€258,500
Manual	€189,000

Endorsement/s attaching to or forming part of this section:

full wording of endorsements provided in this document under the heading "Policy Endorsements"

- Bona Fide Sub Contractors
- Personal Protective Equip
- Scaffolding
- Work at Heights

Section 4: Computer Equipment - Not Insured

Section 5: Specified All Risks - Not Insured

Section 6: Personal Accident - Not Insured**Section 7: Commercial Legal Expenses**

Limit of Indemnity:	€400,000
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Policy Endorsements**Bona Fide Sub Contractors**

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Bona fide sub-contractors

It is hereby declared and agreed that this Policy will not provide indemnity in connection with any claim arising directly or indirectly out of or in connection with work undertaken by any bona fide sub-contractor engaged by the Insured unless prior to engaging the services of any bona fide sub-contractor the Insured has inspected the bona fide sub-contractors insurances to ensure that:

- a) cover is provided for the contract;
- b) such insurances are operative and will remain so during the currency of the contract;
- c) the limit of indemnity provided is not less than the amount of indemnity specified in this Policy;
- d) such insurances provide an indemnity to the Insured.

In addition, the Insured must keep a register of all bona fide sub-contractors used showing their Name, Address, Insurer and Renewal Date.

Burning/Welding Warranty

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Burning and Welding Warranty

The insurance by this Policy is subject to the following Warranty:-

Warranted that in respect of the use of electric oxy-acetylene or similar welding or cutting equipment, blow lamps or blow torches, the undernoted precautions will be complied with:

1.
 - (a) The area in which work is to be carried out be adequately cleaned and combustible materials removed to a distance of not less than 20 feet away from the work.
 - (b) If work is to be carried out overhead the area beneath be similarly cleaned and combustible materials removed.
 - (c) Combustible floors or other hazards within or near to the segregated area, such as tanks above or below ground level and containing inflammable liquids or gases, must be protected by overlapping sheets of incombustible material.
2.
 - (a) A suitable two-gallon capacity fire extinguisher and dry sand extinguishers must be kept available for immediate use near the scene of operations.
 - (b) Nearby hydrants and hoses, if any, must be connected up in readiness for immediate use and tested prior to commencement of the work.
3. An employee of the Insured must be detailed to work alongside the operatives to see that there is no outbreak of fire.
4. Where the work involves the use of blow torches or blow lamps, such blow lamps or blow torches be:-
 - (a) lighted as short a time as possible before use and extinguished immediately after use
 - (b) not left unattended.
5. A thorough examination be made in the area in which work has been undertaken half an hour after the termination of each period of work.

**Personal Protective Equip
356A Personal Protective Equipment**

It is a condition precedent to liability that you shall ensure that

- i) employees wear appropriate personal protective equipment when engaged in work where the need for such equipment has been identified.
- ii) all personal protective equipment is regularly maintained, kept in good condition and available to employees whenever required.

**Personal Protective Equipment
356 Personal Protective Equipment**

It is warranted that whenever welding or cutting equipment is being used, the Insured shall supply protective clothing and welding goggles to all employees which must be worn by them at all times when so engaged.

**Scaffolding
323 Scaffolding**

It is hereby declared and agreed that this Policy will not provide indemnity in respect of the erection of scaffolding with the exception of mobile tower scaffolding.

**Work at Heights
322 Work at Heights**

It is hereby declared and agreed that this Policy will include a height limit of 15 metres but it will be a specific requirement under the Policy that work undertaken above ground level and/or internally above existing floor level is carried out from a safe and secure platform.

Note: It is agreed that this revised schedule is deemed to replace any schedule with an issue date prior to that indicated below.