# A guide to Regulation 14

Workplace health, safety and welfare regulations 1992



A booklet for everyone responsible for school and educational buildings and the people in them



#### Introduction

# Glass safety in educational buidings

If you are responsible for school or educational buildings and the people who use them, it is important that you are aware of the specific regulations and responsibilities regarding glass safety.

## The need to assess your glass

The construction of most buildings uses a lot of glass. Its a useful material with many benefits but it does come with some drawbacks, and these can often be cause for concern. Older buildings may have glass that is not up to regulation standards, or has been refurbished, repaired or replaced with glass that is not suitable or appropriate. New buildings may have a better standard of glazing — but often , once in use, can present other issues which may need to be addressed for health and safety reasons.

The best way to be sure the glazing in your building is safe, compliant and legal is to commission a Glazing Compliance Audit from Durable. This unique service surveys all your buildings glazing within the critical locations [see pages 6,7 8] and produces a full report [see page 11].

# Why now?

Our first surveys for glazing compliance to meet the Workplace health & safety regulations were back in 1996. As now, most of the compliance upgrades would have meant a simple application of our British Standard safety film to bring up to the required standard.

A new wave of surveys were carried out again in 2006 as it was 10 years after the original survey. This was due to the fact that many things change within buildings in that time scale such as glazing being replaced, areas change their use and the window film would have started its inevitable decline in performance.

We are now some 24 years after the legislation came into play and again things will have changed and window film maybe beyond its design life. So please establish when your last glazing survey and risk assessment was and if its older than 10 years please make contact with us.

Our surveys are covered by <u>professional Indemnity insurance</u> — something quite unique in our market.

#### THE GLAZING CRITERIA

A summary of actions to be taken:

#### 1. UNDERSTAND

It's important to understand the regulations and know how they relate to International Standards for glazing. Durable works with you to interpret and explain what is required.

#### 2. EVALUATE

Evaluating where risks exist in buildings. Durable help you assess your own compliance and offer a free initial inspection service, to illustrating on-site any areas of non-compliance.

#### 3. RECOGNISE

What glass and safety measures are already installed? Durable can identify what glass is installed in risk areas, and check to see if it meets the impact requirements of the relevant standards.

#### 4. RISK ASSESSMENT

Durable provides a Glazing Compliance Audit. This is a thorough survey of your glazing, resulting in a comprehensive report that explains the precise situation of any glazing deemed to be a risk or does not comply with the regulations. All glazing is listed as low, medium and high risk.

#### 5. REMEDY

Once the Audit has been carried out, the report [available in hard-copy and electronic format] identifies any practical remedial work that may he required. Durable offers cost-effective solutions to upgrade existing glass to meet the required standards, issuing the finished work with a Compliance Certificate.

#### 7. REVIEW & MONITOR

Once the remedial work has been completed the Audit [which can be updated to reflect the work carried out] acts as a permanent record of your buildings glass safety. The Audit can be supplied in a format that allows continual updating - and Durable offers an annual glazing review service.

#### Services unique to Durable Limited:

- Glazing Compliance Audit and Full Risk Assessment see page 11
- Remedial work with resulting Compliance Certificate see page 12 & 13
- Annual Glazing Review see page 14

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#### **UNDERSTAND**

#### What are the risks?

In and about any building, people must be protected from the risk of collision with glass or any other transparent or translucent material. This means:

- 1) Making glass and other see-through material apparent.
- 2) Ensuring that, should collision occur, the glass or other transparent or translucent surface is of a safety material or is protected against breakage.

The main risk to people if a collision occurs is that glass will shatter, resulting in serious injuries and even fatalities. Every year there are approximately 20,000 serious injuries involving glass in the UK.

There are many risks to organisations that do not comply with the regulations. The Health & Safety Executive (HSE) can issue a fine, apply an Improvement Notice or, if things are deemed critical, a Prohibition Notice that effectively closes the premises down. Organisations or an individual could be subject to criminal proceedings and it is increasingly common for potentially costly civil action to result

# What are the regulations?

Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 covers glazing in existing buildings and Document N of the Building Regulations 2000 (as amended) covers new build.

#### Regulation 14 states:

Every window or other translucent or transparent surface in a wall, partition, door or gate shall, where necessary for reasons of health & safety:

- a) be of safety material or be protected against breakage of the transparent or translucent material.
- b) be appropriately marked or incorporate features so as, in either case, to make it apparent.

Regulation 14 Part a) of the Workplace Regulations relates to the required impact standard for glass or other transparent or translucent material which is deemed to be in a critical location, as covered later. The terminology used in the Building Regulations is very similar to that used in the Workplace Regulations.

# **UNDERSTAND** (continued)

# What is covered by the regulations?

The Workplace (Health, Safety & Welfare) Regulations 1992 cover: any room, lobby, corridor, staircase, road or other place used as a means of access to or egress from any place of work or where facilities are provided for use in connection with the place of work, other than a public road.

In essence this covers most non-domestic premises including all places of work, educational establishments, leisure facilities, restaurants, hospitals and places of care, libraries, hotels and shopping areas.

Durable personnel are well versed in the regulations relating to glazing and can advise you on the interpretation of these regulations relative to your buildings.

#### **EVALUATE**

#### How to evaluate the risks

#### Part a)

#### Are areas of glazing constructed of appropriate material?

Glazing with which people are likely to come into contact while in passage in and about a building should: be shielded or protected from impact; or resist impact without breaking; or be of a material or be treated so that should it break on impact it does so in a way that is unlikely to cause injury.

# Part b) Are transparent or translucent surfaces apparent?

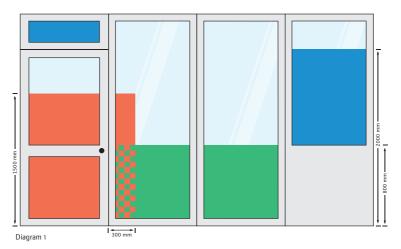
The manifestation marking of glazing is necessary in critical locations in which people in passage in and about a building might not be aware of the glazing and may collide with it. Critical locations include large uninterrupted areas of transparent glazing which form, or are part of, the internal or external walls and doors of premises.

Safe breakage is defined in European Standard EN12600 (which superseded BS6206). Specification for impact performance requirements for flat safety glass and safety plastics in buildings. These standards are based on a pendulum weight test and the criteria are measured in terms of: The ability of the material to withstand impact; If the material breaks the way it breaks; The distribution of fragments and the ability to contain the pendulum weight.

## **EVALUATE** (continued)

#### **Risk Codes**

To assist in evaluating the risk of an accident occurring, diagram 1 shows what are generally deemed to be critical areas, with reference to European Standard EN12600 (which superseded BS6206).



Note: The entire pane must meet the requirements.

\*Risk Codes 3 and 4 are not covered in Diagram 1. If you have concerns in these areas please discuss this with Durable.

#### Areas of Risk

Risk Code 1: From floor to 150 cm high in any door or opening incorporating glass and 30cm either side of the door or opening if this includes glass.

Risk Code 2: From floor to 80 cm high in any structure incorporating glass.

\*Risk Code 3: Glazed balustrades.

\*Risk Code 4 :Glazing in and around wet areas such as swimming pools and showers.

Risk Code 5: In any other area where the activity or type of person exposed to the glazing make it potentially hazardous.

#### Initial inspection

Assessing where a risk and therefore a liability exists can be a complicated correlation between the likelihood of an impact occurring and whether the glazing configuration is constructed of materials that would break safely should a collision happen.

To help establish the likelihood of a risk, Durable offers an initial inspection of premises. This is a free service where Durable surveyors visit your premises to make an accompanied inspection of the glazing to establish the likelihood of non-compliance with the regulations.

# **Typical Risks**

Common areas of potential risk:



External circulation areas where people gather and are active (Risk Codes 2 & 5).



Any area where sports and other activities happen (Risk Codes 2 & 5).



Door and glass above a door (Risk Code 1 & 5).



High level glass in a gym (Risk Code 5).



Internal circulation areas (Risk Codes 2 & 5).



Windows liable to stick (Risk Code 5).

The Risk Codes as outlined on page 6 should be considered a minimum guideline and the final interpretation of risk rests with the management of the building.

Above we show some typical examples of where a risk is likely to exist and where glazing may not comply with the regulations. Whereas Risk Codes 1 to 4 are quite specific, Risk Code 5 is more judgemental and also covers the potential for an accident to happen involving objects (such as balls) and actions (such as glass above a door that could slam).

Where the type of activity undertaken (such as sports), or the type of people in the proximity (such as children), make the potential for an accident more likely, the building should be reviewed.

## Typical Risk Code 5 Areas in Shools

Risk Code 5 areas highlight property specific risks. For primary & Secondary Schools these are:

- All glazing facing playgrounds and sports fields
- Glazing up to 2 metres in circulation areas both external and internal
- All glass in sports halls and Gymnasiums
- Glazed panels including sliding glazed screens in reception areas and Display cabinet and Fume cupboards
- Glass above doors
- Old Windows that are liable to stick
- Chill out and drop in Centres, ie. unsupervised class areas
- Special Schools Glass up to 3 metres in all areas
- All risk codes to be prioritised into a high, medium and low category











# Other uses of window film

Modern high-tech window films also provide a number of additional benefits:

- Reduction of heat entering the teaching environment to improve learning
- <u>Reduction of glare</u> onto white boards and computer screens
- Strengthening glass to deter break-ins.
- <u>Creating privacy</u> so children and expensive equipment cannot be seen from the outside

#### CLICK IN THE LINKS ABOVE TO SEE MORE.

For more information visit our website www.durable.co.uk







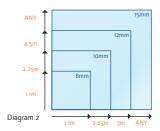


## **Glass Types**

If it is deemed that a risk exists in any one location, then the glass must be measured and identified. The first and basic measure to take is to check the thickness of the glass.

#### Glass thickness / dimension limits

This guide shows the maximum dimensions for each thickness of ordinary annealed glass to meet the required safety standards.



Recognising glass types and understanding which meet the regulations is more complex than measuring the thickness of glass. The minimum requirement for glazing in a critical location is to conform to European Standard EN12600 3B3 (which superseded BS6206 Class C). This impact standard is based on an 11 year old child impacting with glass. In many locations it may be deemed that glass must meet EN12600 Class 2B2 or higher (BS6206 Class A or B) such as where children older than 11 years of age are active.

Generally speaking laminated and toughened glass meet safety standards but many organisations misunderstand what is required. For instance, double-glazing and Georgian wired glass do not conform unless they are constructed of safety material.

## **Existing Window Film**

The application of safety window film can upgrade glass to meet the required standards. Existing window film needs to be evaluated to measure its effectiveness. This should cover the degree to which it may have degraded over time which can be dependent on the quality of the film and its application, and on whether it was applied internally or externally. There is a Government approved test to evaluate the condition of applied film which is based on peeling a sample of the film.

This is a rigorous test originally developed to measure the effectiveness of blast protection window film.

Durable s surveyors can help you recognise the material used in existing glazing and can evaluate any existing installation of safety film.

Wherever there are doubts over compliance, Durable recommends a Glazing Compliance Audit and Risk Assessment.

## **Glazing Compliance Audit:**

In order to know precisely the situation in any building covered by the Workplace (Health, Safety & Welfare) Regulations 1992, we recommend commissioning a Glazing Compliance Audit - a service unique to Durable.

This is a paid-for survey carried out by qualified Durable Surveyors that evaluates the risk in each location as defined in Typical Risks on page 7, recognises installed glass and existing window film and provides a detailed report. The key to the report is that it defines each area of glazing as to the level of risk it presents: a) low risk; b) medium risk; or c) high risk, allowing those responsible to prioritise remedial work

Where a Risk Assessment has taken place and has been documented, no action is required on any glazing which is not considered a risk and complies with the regulations.

The detailed report acts as a permanent yet updatable record of installed glass and can be supplied in hard copy and electronic format.

Location of Glazing	Asset Ref No	Int Ext	No of Panes		mensions Height	Risk Code	Glass Type	Safety Marked	Compliant Y/N	Film High Risk	Film dedium Risi	Film Low Risk	Replacement Commenti-
MAIN ENTRANCE DOORS/DOORS SIDES	NO NUM	JALL SAF	ETY & MA	RKED					Ψ.				
WINDOWS	NO NUM	E	4	80	49	5 L	ASF	Y	N.			TREAT	R & R SAFETY FILM
OFFICE DOOR/DOORS SIDES	NO NUM	ALL SAF	ETY & MA	RKED				120	Y				
DGU DUTER PANES	NO NUM	E	3	74	64	5 L	ASF	Y	N	Water land		TREAT	R & R FILM EXTERNALLY
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MIDDLE CLASSROOM DOORS DOORS SIDES	NO NUM	1	- 2	30	67	1.44	ASF	Y	N	TREAT			R & R SAFETY FILM
	NO NUM	1 1	- 2	38	75	1.8	ASF	Y	14	TREAT		200.00	R & R SAFETY FILM
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KITCHEN DOOR	NO NUM	100	2	43	56	TE	ASE	v I	N N			TREAT	R & R SAFETY FILM
WINDOWS BOTTOM OF STAIRS	NO NUM	1		56	83	5 14	ASI	- v	- 9	TREAT		TREPLI	R & R FILM EXTERNALLY
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WINDOWS	NO NUM	1	- 2	44	56	4 L	A5F	Y	N			TREAT	R & R FILM EXTERNALLY
NOTE EXT 11FT TOG (SEALERS)	NO NUM	E	1	41	54	4 L	ASI	Y	N			TREAT	R & R SAFETY FILM
CLOAKS WINDOW	NO NUM	E	- 1	60	60	5 L	L	N	Y			-	100000000000000000000000000000000000000
GIRL'S TOILET DOOR	NO NUM	10	1	48	48	1.11	ASF	Y	ON.	TREAT			R & R FILM EXTERNALLY
NOTE EXT 11FT TOG (SEALERS)	NO NUM	E	3	-42	52	4 L	ASI	γ.	14			TREAT	R & R SAFETY FILM
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TOP WINDOWS	NO NUM	E	3	41	35	5 L	ASI	2	N			TREAT	R & R SAFETY JILM
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OAK CLASSROOM GLAZING	NO NUM		ETY & MA		100		1		W	100			
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## RISK ASSESSMENT (continued)

# Durable's Approach

The audit is based on the observations of trained glazing surveyors who have visited the premises.

Where appropriate the thickness and structure of glass has been tested using photometric equipment to provide information on its nature.

Particular notice is taken into account of location, heights and hazards surrounding the glazing in the property.

The prime use of the property is also considered to ensure that the risks can be correctly appropriated to the glazing in place

# **Compliance Certificate**

The Compliance Certificate is issued on the completion of remedial work and provides peace of mind for everyone. It confirms that, following a Risk Assessment, remedial work has been carried out and has been signed off as meeting the required standards and can mitigate your organisation and any individuals implicated from potential civil actions, criminal proceedings and Health & Safety Executive punitive measures.



#### COMPLIANCE CERTIFICATE

This certificate confirms compliance with the Glazing Regulations 1995, Health & Safety at Work Act, specifically the Workplace (Health, Safety & Welfare) Regulations 1992 and Identified risk assessments relating to the glazing within the following property:

#### Waltham-on-the-Wolds C of E Primary School

The upgrading of the glazing within the above property had been carried out through a glazing audit and risk assessment, resulting in a fully documented inventory of all glass in vulnerable situations. This audit had been carried out to include workplace regulations and property specific requests as agreed at the initial consultation meeting.

A decision was made to upgrade the glazing identified in the official audit as failing to meet the requirements and prioritised to certify compliance to the following areas:

All Risk Areas Completed – June 2020

The materials and installation carry a 10 year warranty and fulfil the required standards with the works undertaken by Durable Ltd who carried out the initial indemnified report and risk assessment.

Durable Unit 1, 498 Reading Road, Winnersh, Berkshire RG41 SEX 0118 989 5200 ministrativable co.ph

Managing Director

#### REMEDY

#### **Glazing Options**

In order to comply with Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 where glazing is assessed as a risk, you can:

- Provide a permanent screen to shield people from potential contact with glazing.
- Replace the glass with laminated or toughened glass or other glass or material that meets the required standard.
- Apply a safety material to existing glass that upgrades the glass to conform to a EN12600 European Standard (typically Class 3B3).

## The Application of Safety Window Film

In the period since Regulation 14 of the Workplace (Health, Safety & Welfare) Regulations 1992 was implemented in 1996, the most frequently used method for the upgrading of glass to meet the required standard has been the application of safety window film. The application of safety window film is both convenient and cost-effective in that it can be applied with little disruption to the surrounding area and costs less than one third of replacing with safety glass.

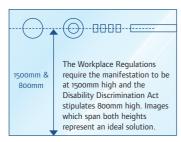
In some instances where glass is not flat, such as in toilets, the application of liquid plastic is used to upgrade glass.

Mirrors can be filmed and Durable provides acrylic safety mirrors as a cost-effective alternative.

## The Application of Manifestation Graphics

The Workplace Regulations (and the requirements of the Disability Discrimination Act 1995) require doors, gates, windows and partitions to be marked so as to make them more apparent. (See page 4 What are the regulations?). Permanent manifestation marking of large uninterrupted areas of transparent glazing is necessary unless other means of indicating the presence of glazing, such as door frames, large conspicuous handles, mullions and transoms, are present.

Where a manifestation is deemed necessary it may take the form of broken or solid lines, patterns and company logos, etc, as long as they are clearly visible and positioned at an appropriate height.



Durable can advise on what constitutes acceptable alternative forms of marking and whether a current glazing configuration requires the application of manifestation graphics.

Durable provides a service for the design, artwork, production and installation of manifestation graphics.

#### **REVIEW & MONITOR**

Durable works with you to help ensure that following a Risk Assessment and remedial work, glazing continues to comply with the regulations.

There are two issues which commonly affect compliance to the regulations:

- a) Where the usage of a room or area changes, for instance, where a passageway that was blocked off becomes a commonly used thoroughfare;
- b) Where glass or glazing configurations are changed. Remember, every time a pane of glass breaks in an area that has already been deemed to be a risk area, it must be replaced with glass that complies with the regulation or be refilmed. Because the Glazing Compliance Audit is designed to integrate with customers own Asset Management Records, this facilitates a rigorous policy of updating every time there is any change in area usage and when glazing is replaced.

However, Durable offers an Annual Glazing Review Service which can act as a reassuring back-up or alternative to a continual programme of self-assessment.

## **Quality Assurance and Guarantees**

The Glazing Compliance Audit is an indemnified report, the accuracy of which falls under Durable's Professional Indemnity insurance. The Glazing Compliance Audit is an indemnified report which is insurance backed.

The quality of the materials used and the remedial work undertaken by Durable to ensure compliance with the required standards is guaranteed.

#### **Durable Staff**

Durable has a dedicated team providing experienced surveyors, installers and customer service. Our objective is to deliver a service which reflects the important nature of the work we do whilst helping our customers to understand the complicated issues relating to the health and safety of people.

## Covid-19

We have adapted our working practices and risk assessments to account for the latest guidance as regards working with the current virus threat. There will only be one surveyor who will be equipped with disposable gloves and masks and will also carry and use both hand gel and sanitiser wipes. He will also observe a 2 metre distance from any school occupant. For our full Covid-19 health and safety details click here

Case Studies 15

# Visit our blog page

We have many examples of how we have helped with glass issues within schools, colleges and eductaional establishments - mostare available to read on our website.

#### **CLICK ON THE LINKS BELOW TO SEE MORE:**

https://durable.co.uk/school-break-time/

https://durable.co.uk/schools-told-to-check-glazing-after-norwich-girl-badly-injured-by-glass-panel/

https://durable.co.uk/too-hot-at-school/

https://durable.co.uk/effects-of-summer-sun-in-an-educational-environment/

https://durable.co.uk/how-safe-is-the-glass-in-your-school/

https://durable.co.uk/glass-safety-checklist/

https://durable.co.uk/is-your-glass-safe/

https://durable.co.uk/school-safety-get-your-glass-checked/

https://durable.co.uk/reading-university-sees-the-light/

https://durable.co.uk/old-masters/

https://durable.co.uk/is-your-schools-glass-fit-for-class/

https://durable.co.uk/sun-x-heat-glare-discomfort/

https://durable.co.uk/boy-falls-from-school-footbridge-after-glass-panel-fails/

https://durable.co.uk/how-well-do-you-know-the-glass-in-your-building/

https://durable.co.uk/colour-blind/

https://durable.co.uk/putting-glass-in-a-different-class/

https://durable.co.uk/lessons-well-learnt/





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Customer support 0118 989 5200 F 0118 989 5209 E mail@durable.co.uk www.durable.co.uk

# **APPENDIX A**

Systems to cover the movement and work of our people on site based on current advice and regulations on Covid-19

#### Medical:

Durable confirm that the team have not knowingly had the symptoms of Covid19 Durable confirm that the team have not knowingly been in contact with anyone who has had Covid19

Durable confirm that this is the situation to date and any changes will be notified immediately

## Social Distancing:

Durable confirm that the team have been trained via training records and toolbox talks on the social distancing rules necessary for the carrying out of their works. These include but are not limited to:

- 2 metre distancing from each other
- 2 metre distancing from any staff in the building
- 2 metre distancing from other contractors or personnel
- 2 metre distancing is also applied when utilising toilets
- 2 metre distancing is also applied when utilising food facilities
- 2 metre distancing is also applied when utilising any shared spaces Single use of any multiple toilet facilities

To ensure this can be safely applied they will encourage this practise by:

Utilising barriers situated approx 3 metres around work space if other users in the vicinity

Avoid shaking hands

Avoid all contact with others

Clean regularly and especially at end of day, all tools, equipment and accessories with bacteria wipes or concentrated cleansing spray as supplied

Wash hands regularly

Remove rubbish and material off cuts more frequently
Ensure that working area is left clean and safe at end of shift
At all times unless under special arrangements, the team will travel separately in their own vehicles to the place of work. Until such time as a safer or acceptable method of transport can be agreed.

## **APPENDIX A CONTINUED**

No access to any areas not necessary for the carrying out of the works and notification to contact if this has taken place

# **Symptoms and Actions**

If anyone recognises or is experiencing the symptoms of Covid19 whilst on site, they must immediately:

Notify the rest of the working team

Contact the site or premises representative to advise outcome

Notify on site security team if applicable

Remove all equipment used by that person

Leave the premises immediately without delay

Contact Office and colleagues

## Additional PPE Measures

The team supervisor will ensure the following is available for the working team at all times

Face Masks available when needed Bacterial wipes and/or cleansing sprays Hand gel and/or soap for washing facilities



#### TO WHOM IT MAY CONCERN

6th January 2021

Name of Insured: Energy Control Products Limited &/or Durable Limited
Principal Address: Old London House, High Street, Stoke Row, RG9 5QL

Business Description: Advisors, Suppliers, Distributors and Installers of Window and Autotint Film,

Tints and Graphics to Glass and Glazing

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

# **Employers' Liability**

**Insurer:** Aviva Insurance Limited

Policy Number: 100631379CCI

**Cover Basis:** Insurers will indemnify the above client in respect of their

legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their

employment in Insured's business.

**Cover Period:** 1<sup>st</sup> November 2020 to 31<sup>st</sup> October 2021

**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

**Public Liability** 

**Insurer:** Aviva Insurance Limited

Policy Number: 100631379CCI

**Cover Basis:** Insurers will indemnify the above client in respect of their

legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their

business.

**Cover Period:** 1<sup>st</sup> November 2020 to 31<sup>st</sup> October 2021

**Indemnity Limit:** £5,000,000 any one occurrence

Excess: £500 in respect of Third Party Property Damage













# **Products Liability**

**Insurer:** Aviva Insurance Limited

Policy Number: 100631379CCI

**Cover Basis:** Insurers will indemnify the above client in respect of their

legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease

and third party property damage arising out of their

business for products sold or supplied.

**Cover Period:** 1<sup>st</sup> November 2020 to 31<sup>st</sup> October 2021

**Indemnity Limit:** £5,000,000 in the aggregate

#### **Contract Works**

**Insurer:** Aviva Insurance Limited

Policy Number: 100631379CCI

**Cover Basis:** Loss or damage to the permanent and temporary works,

materials, construction plant, tools equipment, temporary buildings and other equipment used in

connection with the contract, owned by the above client

or for which they are responsible.

**Cover Period:** 1<sup>st</sup> November 2020 to 31<sup>st</sup> October 2021

**Policy Limit:** £250,000 Any One Contract

Excess: £350 Increasing to £500 in respect of Theft or Malicious

Persons

## **Professional Indemnity**

Insurer: Hiscox Underwriting Limited

Policy Number: PL-PSC04009181006/03

**Cover Basis:** Insurers will indemnify the above client in respect of their

legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.

**Cover Period:** 1<sup>st</sup> November 2020 to 31<sup>st</sup> October 2021

**Indemnity Limit:** £1,000,000 any one claim

**Excess:** £1,000

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Alison L Howe Dip CII

Commercial Team Manager

**Towergate Insurance Brokers** 

Direct Dial: 01491 635830

Email: alison.howe@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.