

Contractors' All Risks

Site / Development: 4a & 4b, F Lane, City, Postcode

Client Name: Limited

Survey Date: 19 Jul 2022



Details

Client name:	Limited
Risk Address:	4a & 4b, F Lane, City, Postcode
Policy Number:	00000000/00000000
Survey Date:	19 Jul 2022
Report Date:	31 Jul 2022
Cardinus Reference:	INS-A-00000000
Instruction / Details:	Other
Surveyor	Surveyor name

Onsite Contacts

1. Mr Brown, Site Manager, Limited, Brown@email.co.uk,
000000000000

About this report

This survey has been prepared for underwriting purposes and to assist in loss control activities. It is based on a visual inspection of the premises at the risk address and excludes comments on areas which were inaccessible or covered over. No responsibility can be assumed for the discovery or elimination of hazards which could possibly cause loss, damage or accident, neither is this report the certification of the adequacy or proper functioning of any fire, security or other protection devices or facilities inspected.

This report is based on conditions observed and information made available at the time of the survey and does not imply compliance or otherwise with statutory or local regulatory requirements or that there are no other risks or hazards.

Much of the information was provided by the client and has been taken in good faith and it is possible that personnel, equipment, working practices, processes and materials may have subsequently changed.

Compliance with any Risk Improvements in no way guarantees the fulfillment of any obligations which may be required by statute, national or local laws or regulations. No responsibility can be accepted for any unauthorised amendments or alterations to this report.

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Summary

Risk Rating

Risk Profile

Category name	Original Risk	→	Potential Rating
General	2	→	2
Employers Liability	2	→	2
Public Liability	2	→	2
Fire & Security	2	→	2
Photographs	0	→	0
All	2	→	2

	Original Risk	Expected Risk
General	Good	Good
Employers Liability	Good	Good
Public Liability	Good	Good
Fire	Good	Good
Security	Average	Good
Overall	Good	Good

This report follows the first survey of a construction at this location. Survey requested to allow Underwriters to gain a better understanding of the proposed works and their sequencing, as well as conducting a check on the progress of the works together with compliance with the Joint Code of Practice and security of the site.

Although the Insured's head office is at a different location, on this occasion, an "on site" Contractors All Risks survey for a construction risk was conducted - the site in question being 4a & 4b F Lane, City. No previous survey has been undertaken at this location.

A positive opinion was formed of this risk, with the representative of the Client seen demonstrating a good understanding of the work activities and associated Health and Safety considerations as well as security implications.

The Client, as Principal Contractor, has a comprehensive Health and Safety regime having regard to the scope and nature of the work undertaken with adequate documentation to manage Health and Safety in the workplace with all activities supervised by their Health & Safety consultant and the Contracts Director responsible.

This particular site appears generally well managed, the Site Manager being experienced, trained and competent for his role, with adequate resources provided for the proper management of the site ensuring its security and health and safety including fire safety.

There is always a "management" presence on any working site with regular inspections of the areas of work undertaken with site rules in place that all operatives are to follow with procedures for dealing with non-compliance.

Health and Safety documentation meets the requirements of CDM 2015. All sub-contractors are required to undertake a PPQ provide RAMS prior to commencing work and are inducted to site before they commence work. Site is regularly inspected by the site manager and the site is formally inspected weekly. This is recorded and all records available. Site record keeping is very good.

Welfare facilities are adequate for the numbers attending site. Fire Safety Plan is in place and fire safety precautions are adequate. Overall risk is managed appropriate to the work being undertaken.

Overall, it appears Health and Safety issues have been adequately considered with satisfactory management controls implemented.

No adverse features were noted in respect of the CAR risks, there appearing to be adequate awareness and management of hazards on site.

Fire precautions in place with appropriate signage and adequate provision of firefighting equipment. Satisfactory controls on activities such as hot works with good standard of permit system in place.

The physical security afforded by the fencing and boundary hedges provide adequate security for the site, despite the site being subject to "lock-up" security only overnight.

Security is kept under review and currently includes an acceptable level of physical security (fencing to neighbouring residential properties) and a CCTV system, capable of being remotely monitored via a phone app in addition to the neighbouring residential properties directly overlooking the site on all sides.

Personnel and vehicles accessing the site are monitored with all visitors are recorded before proceeding, accompanied, onto site.

Standards of housekeeping were observed to be good.

From this survey, this risk presents an "Acceptable" quality CAR

Risk Improvement Programme

Any recommendations for risk improvement emanating from this assessment are contained in a separate 'Risk Improvement Programme' report, which should be read in conjunction with this assessment.

Completion of risk improvements can be updated within Cardinus' INDIGO software platform. The INDIGO software will evidence levels of compliance through actions taken and reflect these actions within updated assessment reports that can be made available to relevant stakeholders.

Ref	Task Subject	Type	Priority	Required By Date
2022-124870	Security Fencing - Gates - Padlocks	Required	Medium	01/09/2022
2022-124871	Joint Code of Practice for Fire Prevention on Construction Sites	Required	Medium	01/09/2022

Notes for Underwriters

No notes added.

Suggested Resurvey Frequency

1 year

Survey Details

	Original rating	Potential rating
General	2	2
<p>How long established</p> <p>since c.2014</p> <p>Details: The companies were established for the purpose of undertaking the development of building projects across Surrey, Hampshire and Hertfordshire based around Cobham, in the south-west of Surrey, all to a very high standard of design and craftsmanship.</p>		
<p>Type of work undertaken</p> <p>See details below</p> <p>Details: The Client, being a developer, will take a site, whether “green-field” or “brown-field”, and develop it to provide a range of new residential units to meet the needs of the local property market (subject to planning requirements). The sites can range from “back-land” or infill projects providing one large single dwelling (with outbuildings, swimming pools and the like) up to developments of ten to a dozen units. Refer to Client’s web-site : www.website.co.uk to view the scale and range of the properties developed. The works will be taken from site set-up, groundworks to install infrastructure and foundations through construction of the building(s) and fitting out to a specification agreed with the end purchaser, the properties often being sold “off-plan” allowing for varying levels of design input from the purchaser to produce a “bespoke” building (even within a small development of two or more properties with similar “foot-prints” and plan layouts). Average “build” (contract) values tend to be around £2 million but can be as much as £4 million and can take from 18 months to 2 years depending on the scale of the projected development. Although the Client is a construction company within its group activities, they have no directly employed “craftsmen”, all such work being sub-contracted to specialist trade contractors who are well-known to the Client with long-standing working relationships. It is usual for the Client’s Site Manager to organise deliveries of materials in a timely manner for the trades to work efficiently within the programme established by the Site Manager.</p>	0	0
<p>Details of Other Sites Operating</p> <p>See details below</p> <p>Details: As noted above, the Client generally operates up to four sites similar in scope and size as the one visited - one site will be in “setting up” mode, two at varying stages of “under construction” and the fourth undergoing snagging and “sign-off” ready for occupation by the purchaser(s). The sites can range from “back-land” or infill projects providing one large single dwelling (with outbuildings, swimming pools and the like) up to developments of ten to a dozen units. Refer to Client’s web-site : www.website.co.uk to view the scale and range of the properties developed.</p>	0	0
<p>Description of works carried out on site</p> <p>See details below</p>	0	0

Details: This project comprises the construction of 2no. detached houses on a site that previously formed part of the rear garden of the neighbouring property.

On this site, the Client purchased a large detached private dwelling house, no.4 F Lane and split off a substantial portion of the rear garden before selling off the existing structure. (It is understood that the purchaser has engaged the Client to extend and alter the house under a separate contract.)

Within the newly formed site, the Client is now undertaking the construction of two substantial detached 5 bedroomed houses laid out over three floors, the top-most floor being within the main roof structure.

The houses are of traditional masonry construction, of traditional strip footings, with external walls of brick and concrete block cavity wall construction with suspended concrete ground floor and first floor, both using pre-cast concrete panels, the upper floor supported off concrete block internal walls with a steel framed and timber infilled roof constructions, with dormer windows, to allow the installation of the master bedroom with attendant en-suite bathrooms, dressing rooms and the like to the purchaser's requirements. (One of the houses has been amended to provide the master bedroom accommodation on the first floor to allow two bedrooms plus bathrooms and a children's playroom on the second floor level). The roofs are weathered either in plain clay tiles or natural slate.

The site has vehicular access from F Lane over what will ultimately be the driveway up to the two properties, the front area being largely for vehicle parking and maneuvering with shrub and flower beds to the borders while the rear garden will be laid to lawn.

It was advised that work had commenced on this site in September 2021 with completion programmed for the end of March 2023 (although the purchaser of one property (4a - Plot 2) is understood to be seeking occupation before Christmas 2022!).

Build value is believed to be in the order of £800,000 for each house plus a sum for "external works" (i.e. a total build value of c.£1.7 million). It is understood that the properties were marketed with a price of £2.5 million (each) and were sold within a couple of weeks of release.

Standards of housekeeping maintained on site

0 0

See details below

Details: Housekeeping procedures generally appear good, it being advised that individual trade contractors are responsible, initially, for clearing their own waste to skips. However, the Principal Contractor is often required to clean through, usually undertaken on a Saturday morning. A directly employed "labourer" has recently been allocated to the site to assist in maintaining good conditions on site.

Waste skips are generally sited at least 10m from the buildings under construction. However, as skips are, usually, only removed when full, this means partially filled skips can remain overnight. Flammable liquids and gases stored overnight in cages external to the buildings.

Although the site is restricted in size, working areas are generally kept clear of stored materials as storage is available within the site boundaries and within a secure temporary building if materials are of value.

Number of employees - Total Number

2

Number of employees - Full Time

2

Number of employees - Part Time

0

Number of employees - BFSC

0

Number of employees - Temporary

0

Number of employees - Under 18

0

Number of employees - Foreign Workers

0

Number of employees - LOSC

8

Details: As noted above, although the Client is a construction company within its group activities, they have no directly employed “craftsmen”, all such work being sub-contracted to specialist trade contractors who are well-known to the Client with long-standing working relationships. It is usual for the Client's Site Manager to organise deliveries of materials in a timely manner for the trades to work efficiently within the programme established by the Site Manager - hence the specialist trade contractors operate in under “Labour Only Sub-Contractor” conditions.

Number of employees - Other

0

Any further relevant information on the business, activities or employees?

2

2

See details below

Details: At the time of this visit, only the carpentry contractor was on site with some 5no. operatives, overseen by the Client's Site Manager and attended by the Client's "labourer". It was anticipated that the carpentry contractor would have completed sufficient work by the end of that week to allow attendance by the roofing contractor to progress one of the houses while the carpentry was completed on the second. The Site Manager assessed that probably no more than 10 operatives from different trades would be on site at any one time at the peak of activity on site.

	Original rating	Potential rating
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Employers Liability

	2	2
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Has a suitable Safety Statement been prepared?

0

0

Yes with good controls present

Is a site-specific safety plan prepared and available?

0

0

Yes with good controls present

Have Risk Assessments and Method Statements (RAMS) been completed for the works undertaken and briefed to relevant staff?

0

0

Yes with good controls present

Is formal induction training provided and recorded?

0

0

Yes with good controls present

Has site safety awareness been completed by employees?

0

0

Yes with good controls present

Has notification of Works been completed?

0

0

Yes with good controls present

Is Management competent by experience or qualification?

0

0

Yes with good controls present

Details: The Site Manager holds a CSCS Black Card and has attended and passed the SMSTS qualification.

Are All staff competent for the work undertaken?

0

0

Yes with good controls present

Details: Training Plan in place; CSCS cards checked and details held; regular tool-box talks undertaken and attendance recorded.

Are all employees aware of method statements & safe working rules?

0

0

Yes with good controls present

Details: Site Manager ensures that all risk assessments are communicated at site induction.

Is Ongoing Training provided and recorded?

0

0

Yes with good controls present

Details: Site records held of site inductions and tool-box talk programme.

Are subcontractors employed?	0	0
Yes with good controls present		
Details: A sub-contractor PQQ programme is in place; all sub-contractors must provide RAMS for acceptance by the Site Manager before commencing work on site - copies held on site; where required, Hot Work Permits are provided with completed permits held on file.		
Have risk assessments for the work they are doing been provided and is there evidence of their competence?	0	0
Yes with good controls present		
Have subcontractors received a safety induction and have records been made?	0	0
Yes with good controls present		
Is the performance of subcontractors monitored/checked	0	0
Yes with good controls present		
Details: Weekly site audits completed, recorded and retained by Site Manager.		
Have there been any RIDDOR Accidents?	0	0
There have been no RIDDOR accidents		
Are there adequate First Aiders?	0	0
Yes with good controls present		
Details: Site Manager is First Aid trained.		
Is there suitable first aid equipment?	0	0
Yes with good controls present		
Details: First Aid kit held in site office and First Aid book held in site canteen together with site first aid information.		
Are there adequate welfare facilities (toilet, wash, food, water)?	0	0
Yes with good controls present		
Details: Facilities are basic but adequate with hot and cold running water, microwave and kettle in site canteen; separate toilet.		
Are there washbasins, hot and cold (or warm) running water, soap and towels?	0	0
Yes with good controls present		
Has certificated manual handling training been completed where relevant?	0	0
Yes with good controls present		
Details: All site employees hold appropriate CSCS Cards and have undergone site induction training		
Are certificates available?	0	0
Yes with good controls present		
Is manual handling kept to a minimum, so far as is reasonably practicable?	0	0
Yes with good controls present		
Details: Tele-handler / forklift operated on site, by Site Manager, being the qualified operative with appropriate CPCS card.		
Have all workers been provided with suitable PPE and is this signed for?	0	0
Yes with good controls present		
Is the use of PPE mandatory and is relevant signage in place?	0	0
Yes with good controls present		
Were all persons on site wearing relevant & adequate PPE?	0	0
Yes with good controls present		
Is the right machinery & plant being used for the job?	0	0
Yes with good controls present		

Are all dangerous parts guarded?	0	0
Yes with good controls present		
Are all operators trained and competent?	0	0
Yes with good controls present		
Is there a current report and record of inspection for lifting equipment?	0	0
Yes with good controls present		
Is there a specific work at height risk assessment available?	0	0
Yes with good controls present		
Has scaffolding been erected, altered, dismantled & maintained by competent people?	0	0
Yes with good controls present		
Details: Specialist scaffolding sub-contractor employed.		
Are inspections carried out regularly (weekly or after bad weather)?	0	0
Yes with good controls present		
Are the results of inspections recorded and kept?	0	0
Yes with good controls present		
Is there edge protection to stop people or materials falling?	0	0
Yes with good controls present		
Are safety harnesses used & if so regularly tested & Inspected	0	0
Yes with good controls present		
Have staff been trained in use of harnesses?	0	0
Yes with good controls present		
Are ladders in use maintained in good condition and are users suitably trained/competent?	0	0
Yes with good controls present		
During industrial roofing, have nets been provided to stop people falling from the leading edge of the roof and from partially fixed sheets?	2	2
Not Applicable		
Where nets are used, have they been hung safely?	2	2
Not Applicable		
Have fragile materials such as cement sheets and roof lights that could be fragile been identified?	2	2
Not Applicable		
Have precautions to stop people falling through fragile materials when working on the roof, e.g. by providing barriers, covers or working platforms been taken?	2	2
Not Applicable		
Are people kept away from the area below the roof work?	0	0
Yes with good controls present		
Are roof workers trained and experienced to recognise the risks and are they competent to do the work?	0	0
Yes with good controls present		
Have the Insured identified & assessed workers exposure to noise?	0	0
Yes with good controls present		
Details: Work currently undertaken is less than the first action level.		
If in excess of reasonable levels is hearing protection provided?	2	2
Not Applicable		

Is hearing protection mandatory and is it signed for?	2	2
Not Applicable		
Are vibrating tools used?	0	0
Yes with good controls present		
Details: All tools are used by sub-contractors and are subject to RAMS. Tool-box talk on Vibration risks undertaken.		
Are reduced vibration tools used wherever possible?	0	0
Yes with good controls present		
Are vibrating tools regularly maintained?	0	0
Yes with good controls present		
Is there a person responsible for excavations?	0	0
Yes		
Details: The Site Manager		
Are suitable investigations carried out to identify underground services such as utility plans and cable locators?	0	0
Yes with good controls present		
Is there safe access into the excavation?	0	0
Yes with good controls present		
Is there adequate edge protection?	0	0
Yes with good controls present		
Is there adequate support or is it sloped or battened back?	2	2
Not Applicable		
Details: No current excavations "open" at time of visit.		
Does a competent person regularly inspect the excavation?	0	0
Yes with good controls present		
Details: Weekly site inspections carried out and records held.		
Is plant and materials kept away from excavation edge?	0	0
Yes with good controls present		
Are low voltage tools or battery operated tools in use?	0	0
Yes with good controls present		
If mains voltage is used are RCD's in place?	2	2
Not Applicable		
Are electrical tools regularly inspected & tested by a competent person?	0	0
Yes with good controls present		
Details: No electrical hand-tools used by personnel. All tools are provided by the Sub-Contractors who must produce evidence of recent test in line with current construction regulations (i.e. CDM Regs).		
Are cables and leads protected from damage?	0	0
Yes with good controls present		
Are there overhead power lines (if yes give risk reduction details below)?	2	2
Not Applicable		
Have all harmful substances and materials, such as asbestos, lead, solvents, paints, cement and silica dust (e.g. from kerb or paving cutting) been identified?	0	0
Yes with good controls present		

Details: When working with Silica dust all contractors are required to wear FFP3 face masks which have been "face-fitted". Evidence of Silica Dust Safety Tool Box talk undertaken. Others will be given prior to commencement of relevant works.

Have precautions to prevent or control exposure to hazardous substances been put in place? 0 0

Yes with good controls present

Have workers had information and training so they know what the risks are from the hazardous substances used and produced on site, and what they need to do to avoid those risks? 0 0

Yes with good controls present

Details: Relevant matters raised on review of RAMS at site induction plus tool-box talks given prior to commencement of relevant works.

Do site operations involve crushing, grinding, cutting, welding or the production of dust? 0 0

Yes with good controls present

Details: As an operational construction site, such operations will occur sporadically throughout course of the works.

Is there any entrance to confined spaces? 2 2

Not Applicable

Is there any use of compressors, steam, hydraulic systems or battery charging equipment? 2 2

Not Applicable

Are Flammable liquids, spray painting or hazardous chemicals utilised as a result of site operations? 0 0

Yes with good controls present

Details: All such processes will be subject to RAMS prepared by specialist sub-contractor required to undertake such operations as part of their works, the RAMS will be scrutinised and accepted by the Client with appropriate review of RAMS and / or training given prior to such work commencing.

Is any Hot Work undertaken on site? 0 0

Yes with good controls present

Details: Brazing and soldering of copper pipe is to be undertaken and will be subject to a Hot Works Permit system. Similarly, any roofing activities involving the use of heat will be also be subject to the system. All such works will be subject to RAMS prepared by specialist sub-contractor required to undertake such operations as part of their works, the RAMS will be scrutinised and accepted by the Client with appropriate review of RAMS and / or training given prior to such work commencing.

Are adequate risk control measures in place (if no please comment) 0 0

Yes with good controls present

Are checks undertaken to establish that loads have not moved or destabilised during the journey to site? 0 0

Yes with good controls present

Is there an exclusion zone around the loading/unloading area to keep people who are not involved away from the work? 0 0

Yes with good controls present

Have you planned your method of unloading? 2 2

Not Applicable

Details: All loads to site are delivered by specialist construction material suppliers

Does your lifting equipment have a current thorough examination certificate? 2 2

Not Applicable

Details: All loads to site are delivered by specialist construction material suppliers

Are there precautions in place to prevent workers falling off the back of the vehicle? 2 2

Not Applicable

Details: All loads to site are delivered by specialist construction material suppliers

Any further relevant information on employers liability? 0 0
 Not Applicable

	Original rating	Potential rating
Public Liability	2	2
Is there suitable fencing & warning signs to prevent public access?	0	0
Yes with good controls present		
Are the public protected from falling materials?	0	0
Yes with good controls present		
Are excavations and other openings covered or fenced?	0	0
Yes with good controls present		
Are there formal procedures for visitors?	0	0
Yes with good controls present		
Is plant immobilised to prevent unauthorised use?	0	0
Yes with good controls present		
Are bricks and other materials safely stacked?	0	0
Yes with good controls present		
Do drivers have clear vision on entry and exit from the site?	0	0
Yes with good controls present		
Are any plant & vehicles used on dangerous slopes?	2	2
Not Applicable		
Details: The site is level throughout.		
Are there any lakes or streams?	2	2
Not Applicable		
Is the site susceptible to flood or landslip?	2	2
Not Applicable		
Is there any asbestos on site?	2	2
Not Applicable		
Details: Although an infill "brown field" site, no buildings were demolished within the site boundaries prior to work commencing on site.		
Are flammable or dangerous substances locked away in secure storage places?	0	0
Yes with good controls present		
Any further relevant information on public liability?	0	0
Not Applicable		

	Original rating	Potential rating
Fire & Security	2	2
Are suitable smoking controls in place?	0	0
Good controls present		
If hot work is there a suitable Hot Work permit system?	0	0
Good controls present		
Is there any temporary lighting or electrical supply?	0	0
Yes with good controls present		

Are there adequate extinguishers on site?	0	0
Yes with good controls present		
Are there fire hydrants or other water supply?	0	0
Yes with good controls present		
<i>Details:</i> Hydrants in the public highway within 150m of the site and buildings under construction.		
Is there a means for raising a fire alarm?	0	0
Yes with good controls present		
Is there an evacuation plan?	0	0
Yes with good controls present		
Are there any heaters; if yes are they suitable and safe?	0	0
Yes with good controls present		
Is the storage of flammables or LPG adequately controlled?	0	0
Good controls present		
Are site materials stored safely?	0	0
Yes with good controls present		
Is waste storage clear of the buildings?	0	0
Yes with good controls present		
Is there any own plant on site?	2	2
Not Applicable		
Is there hired in plant?	0	0
Yes with good controls present		
Are there any temporary buildings?	0	0
Yes with good controls present		
Is there any security patrols/watchmen?	2	2
Not Applicable		
<i>Details:</i> A CCTV surveillance system has been installed which signals to, and can be remotely monitored by, the Site Manager via a mobile phone app.		
Is plant immobilised to prevent theft?	0	0
Yes with good controls present		
Is the site fenced?	0	0
Yes with good controls present		
Is security considered acceptable?	2	0
Yes with adequate controls present		
<i>Details:</i> The double metal framed and plywood clad gates to the main site entrance are secured by a relatively "flimsy" open shackle "combination" padlock which could be easily overcome. A recommendation is made to improve the quality of the padlock - see RIR. (It was mentioned that it was possible the type of padlock used would allow anyone from the Client to access the site at any time. The use of good quality close shackle padlocks could allow all sites to be on a "master" key system.)		
T# 2022-124870 Security Fencing - Gates - Padlocks		
Any further relevant information on fire and security?	2	0
see details below		

Details: The application of the Joint Code of Practice for Fire Prevention on Construction Sites was raised during the course of this visit.

The impression gained was that while there is a detailed knowledge of Health & Safety issues surrounding construction (i.e. CDM Regulations and other regulations applicable to the construction industry), there is not a similar level of knowledge regarding the JCOP.

It is understood that, as mentioned earlier in this report, the Client's H&S adviser retired earlier this year (2022) and a replacement has only recently been appointed (and has yet to start in that role). The accompanying RI measure is put forward to highlight the JCOP and the "best practice" guidance contained therein for incorporation into the Insured's standard working practices (on all sites irrespective of build or contract values).

T# 2022-124871 Joint Code of Practice for Fire Prevention on Construction Sites

Photographs

Original rating	Potential rating
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0	0
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Do you have any additional photographs?

0

0

Yes



F Lane - access to site



F Lane - working area to front of buildings under construction



F Lane - typical interior, roof level, at this stage of construction



F Lane - typical interior, roof level, at this stage of construction



F Lane - typical interior, ground floor, at this stage of construction



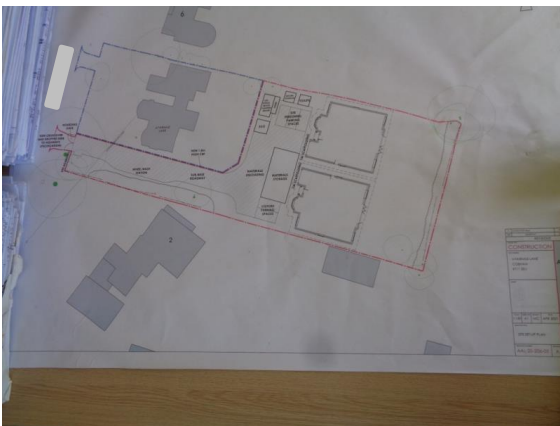
F Lane - typical interior, first floor, at this stage of construction - note fire point deployed



F Lane - front elevation of buildings under construction



F Lane - rear elevation



F Lane - site plan showing new houses in relation to boundaries and neighbouring properties (plot 1 (4b) to top, plot 2 (4a) below)

Important note

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