

Excel Business Combined Policy Schedule

About You:

Policyholder: Select a Skip UK Ltd
Your policy number: PC03 021726011
Your correspondence address: Select A Skip Uk Ltd
Network House, Badgers Way
Oxon Business Park, Bicton Heath
SHREWSBURY
SY3 5AB
Your business: Clerical Office for skip higher
Employer Reference Number: To be Advised

About your policy:

Period of Insurance: 26 November 2019 to 26 November 2020
Transaction effective date: 26 November 2019
Reason for issue: New Business
Date of issue: 26 November 2019

Your Premium

Premium (excl. Tax and items stated below):	£	1,647.56
Commercial Legal Expenses (excl. IPT)	£	125.58
Terrorism (excl. IPT)	£	99.23
IPT (12.00%)	£	224.68
Total premium (Incl. Tax and items stated above)	£	2,097.05

Who's looking after your policy:

Your underwriter: James Prior
Your broker: Jelf Insurance Brokers Limited
Suite 5 Observer House
Abbey Lawn
Shrewsbury
Shropshire
SY2 6BL

Premises Address

Select A Skip Uk Ltd
Network House, Badgers Way
Oxon Business Park, Bicton Heath
Shrewsbury
SY3 5AB

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Cover

All Risks

The following perils are only provided if shown as Insured:

Subsidence, Heave and Landslip	Insured
Sprinkler Leakage	Not Insured

Property Damage

Item Description	Declared Value (£)	Sum Insured (£)
Buildings	1,273,388	1,464,396
Contents	63,000	72,450
Computer Equipment	80,000	92,000

Terrorism - Insured

Business Interruption

Item Description	Sum Insured (£)	Maximum Amount Payable (£)
Increased Cost of Working	200,000	200,000
Maximum Indemnity Period (months):	24	

Business Interruption Extensions

Item Description	Sum Insured (£)
A. Book Debts	200,000
B. Compulsory Closure	100,000
C. Documents Plans Models and Drawings	200,000
D. Denial of Access	200,000
E. Exhibition Sites	
a) any one occurrence anywhere in Europe	100,000
b) any one occurrence anywhere in the World	50,000
F. Failure of Public Utilities	200,000
G. Homeworkers	50,000

Excesses applicable to Select A Skip Uk Ltd, SY3 5AB

	Amount (£)
Property Damage	350

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Subsidence, Landslip or Ground Heave 1,000

Specified All Risks

Item Description	Territorial Limit	Sum Insured (£)
Computer Equipment	Worldwide	8,000
Excess		Amount (£)
Specified All Risks		100

Terrorism

Operative

Employers' Liability

Item description	Limit of Indemnity (£) (Any one occurrence)	Wageroll (£)
Employers' Liability	10,000,000	
Non Manual Wages		868,000

Important Information

Employers' Liability Tracing Office

If **Your** policy provides Employers' Liability cover information relating to **Your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website:
www.elto.org.uk

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Public Liability

	Limit of Indemnity (£) (Any one occurrence)
Public Liability Limit of Indemnity	10,000,000
Statutory Clean Up Costs	100,000
Item description	
Premises	Insured
Excesses	Amount (£)
Public Liability	250
Statutory Clean Up Costs	250

Commercial Legal Expenses

	Limit of Indemnity (£)
Commercial Legal Expenses	100,000

Endorsements applicable to your policy

No endorsements included.