

Excel Business Combined Renewal Schedule

Cover

All Risks

The following perils are only provided if shown as Insured:

Subsidence, Heave and Landslip	Not Insured
Sprinkler Leakage	Not Insured

Property Damage

Item Description	Declared Value (£)	Sum Insured (£)
Contents	46,964	54,008
Computer Equipment	2,236	2,571
Stock	20,000	20,000

Excesses applicable to Unit 4, ME8 6PG

	Amount (£)
Property Damage	350

Premises Address

Unit 3, Gills Court
Chaucer Close
Frindsbury
Rochester
ME2 4NR

Cover

All Risks

The following perils are only provided if shown as Insured:

Subsidence, Heave and Landslip	Not Insured
Sprinkler Leakage	Not Insured

Property Damage

Item Description	Declared Value (£)	Sum Insured (£)
Contents	89,455	102,873
Computer Equipment	5,590	6,428
Stock	30,000	30,000

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Excesses applicable to Unit 3, Gills Court, ME2 4NR

	Amount (£)
Property Damage	350

Employers' Liability

	Limit of Indemnity (£) (Any one occurrence)
Employers' Liability	10,000,000
Item description	Wageroll (£)
Non Manual Wages	253,000
Manual Wages	399,000

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

Public Liability

	Limit of Indemnity (£) (Any one occurrence)
Public Liability Limit of Indemnity	5,000,000
Statutory Clean Up Costs	100,000
Item description	Wageroll or Payments
Premises	Insured
BFSC Payments Excluding Heat	25,000

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Excesses

	Amount (£)
Public Liability	250
Statutory Clean Up Costs	250

Products Liability

	Limit of Indemnity (£) (Any one period of Insurance)
Products Liability Limit of Indemnity	5,000,000

Item description	Turnover (£)
Turnover excluding exports to the USA and Canada	2,200,000

Endorsements applicable to your policy

Property Damage Endorsements

PD4 - Electrical Inspection Condition

In respect of the Property Damage Section it is a condition precedent to **Our** liability that:

- (a) the electrical system at the **Buildings** is inspected and tested by a qualified electrical engineer in accordance with IET Regulations for electrical installations and a completion and inspection certificate is issued following such inspection
- (b) any work specified on such certificates to ensure that the electrical installation meets IET Regulations will be carried out within 90 days of the inspection
- (c) a copy of each completion and inspection certificate is retained by **You** and available to **Us** upon request
- (d) the electrical installation is further inspected and tested within the timescale recommended on the completion and inspection certificate or within 5 years whichever is less.

PD7 - Waste Storage and Removal Condition (Combustible Trade Refuse) Condition

In respect of the Property Damage Section it is a condition precedent to **Our** liability that **You** must:

- (a) sweep up all combustible trade waste and refuse every day
- (b) keep all such waste and refuse in bags or bins and remove it from the **Buildings** at least weekly
- (c) when such waste is stored outside of the **Buildings** all such waste must be stored in non-combustible receptacles with non-combustible lids.

Public Liability Endorsements

PL19 - Heat Work Away Exclusion

In respect of the Public Liability Section **We** will not be liable in respect of **Bodily Injury** or **Damage** to property caused by **You, Your Employees**, agents, contractors or sub-contractors arising from the use electric oxyacetylene or other welding or flame cutting equipment blow lamps, blow torches, hot air guns, tar bitumen or asphalt heaters or any other work involving the use or application of heat or the use of angle grinders whilst in use away from the **Premises**

PL29 - Bona Fide Subcontractors Condition

In respect of Public Liability Sections it is a condition precedent to **Our** liability that any bona-fide subcontractor engaged by **You** or undertaking work on **Your** behalf will have Employers' Liability and Public Liability insurance in place that:

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- (a) covers the work to be undertaken by the subcontractor
- (b) remains in force throughout the duration of the contract with **You**
- (c) includes an Indemnity to Principals Clause

You must:

- (i) ensure that the limit of indemnity of the Public Liability insurance is subject to a Limit of Indemnity which is not less than that provided by this Section of the policy
- (ii) establish and maintain an administrative procedure for recording evidence of the bona-fide subcontractors Employers' Liability and Public Liability insurance
- (iii) retained a copy of such evidence.