

QBE European Operations Contractors Combined Insurance Schedule

Policy Number: Y146290QBE0122A **Policy Wording Reference:** PCTC010322

Period of Insurance: **From:** 16/09/2022 **To:** 15/09/2023
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Issue Number: 1 **Effective From:** 16/09/2022 **Date Issued:** 05/09/2022

Reason for Issue: New Business

Contract Parties

Insurer: QBE UK Limited (registered in England number 01761561). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842). Home State - United Kingdom.

Registered Address: 30 Fenchurch Street, London, EC3M 3BD

Issuing Office: 2nd Floor, 21 Prince Street, Bristol, BS1 4PH, United Kingdom
Tel: +44 (0)117 910 6800

Insured: Magnum Scaffolding (Contracts) Ltd

Address: Brookleaze Stockwood Vale Bristol BS31 2AL

Subsidiaries companies (declared at inception): None

Business: Scaffolding contractors, excluding spectator stands and works on demolition sites.

Law and jurisdiction England & Wales

Broker Contact Details

Broker Name: Towergate Underwriting Group Ltd t/a Towergate Risk Solutions (Bristol Branch)
Broker Address: Minton House, Woodlands, Woodlands Lane, Bradley Stoke, Bristol BS32 4JT
Broker Account: 0

Claim Notification

By post QBE Leeds - Acclaim House, Central Park, New Lane, Leeds LS11 5UF

By telephone + 44 (0)800 876 6399

By email New_Claims_-_mailto:ukadminnewclaims@uk.qbe.com

Data Privacy

Online <https://qbееurope.com/privacy-policy>

Alternatively, you may contact our Data Protection Officer to request a copy of the full privacy notice by email: dpo@uk.qbe.com or by writing to the: Data Protection Officer, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD.

Complaints

QBE Europe SA/NV (UK Branch) or QBE UK Limited

By post	Customer Relations, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD
By telephone	+44 (0)20 7105 5988
By email	CustomerRelations@uk.qbe.com

QBE's Lloyd's syndicates

By post	Lloyd's Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN
By telephone	+44 (0)20 7327 5693
By email	complaints@lloyds.com

Financial Ombudsman Service

By post	UK FOS, Exchange Tower, London E14 9SR
By telephone	+44 (0)800 023 4567
Website	http://www.financial-ombudsman.org.uk/consumer/complaints.htm

Summary of Cover

Employer's Liability Cover

INCLUDED/NOT INCLUDED

INCLUDED

General Liability Cover for Public, Product, and Pollution liability

INCLUDED

Property Damage

INCLUDED

Business Interruption

INCLUDED

Contract Works

NOT INCLUDED

Plant and Equipment

NOT INCLUDED

Insured section
Employers' Liability
INCLUDED

Territorial limits	Worldwide		
Claims jurisdiction	Worldwide excluding USA and Canada (unless expressly 'INCLUDED')		
Employer's Liability	any one occurrence including defence costs	GBP	Limit of indemnity 10,000,000
			Sub-limit of indemnity (included within the Limit of Indemnity unless marked "in addition" below)
Defence costs	any one occurrence and in the aggregate	GBP	500,000
Non-Panel Firm Legal Costs			

Employer's Liability Standard Extensions
INCLUDED

			Sub-Limit of indemnity (Included within the Limit of Indemnity unless marked "in addition" below)
Data protection	any one occurrence and in the aggregate including defence costs	GBP	5,000,000
Manslaughter defence costs	any one occurrence and in the aggregate including defence costs and prosecution costs.	GBP	5,000,000
Statutory Defence Costs	any one occurrence and in the aggregate	GBP	5,000,000
Transfer of Undertaking (Protection of Employment) Regulations 2006 (TUPE)	any one occurrence and in the aggregate	GBP	1,000,000
War & terrorism	any one occurrence and in the aggregate including defence costs	GBP	5,000,000

Subject to any terms, conditions or exclusions within the **policy**, cover under extensions 'Medical Treatment' and 'Unsatisfied court judgement' is included under the **policy**. No **sublimit of indemnity** applies to these extensions.

Employers Liability optional extension
only covered if 'INCLUDED'

If any extension is shown as 'INCLUDED' and no **sub-limit of indemnity** is included below, that extension will be subject to the **sub-limit of indemnity** as shown in the **policy**.

			Sub-limit of indemnity (Included within the Limit of Indemnity unless marked "in addition" below)
Offshore activities	NOT INCLUDED		
Operation of section			
Sections premium subject to adjustment	Yes		
Adjustable basis	Minimum and Deposit on Adjustment		
Subject to a minimum and deposit premium of	GBP		14,980.00

Insured section General Liability
General Liability Cover for Public, Product, and Pollution liability

INCLUDED

Territorial limits Worldwide
Claims jurisdiction Worldwide

			Limit of indemnity
Public Liability	any one occurrence including defence costs in the United States of America and Canada (as specified in the policy)	GBP	5,000,000
Product Liability	any one occurrence and in the aggregate-including defence costs in the United States of America and Canada (as specified in the policy)	GBP	5,000,000
Pollution Liability	any one occurrence and in the aggregate including defence costs in the United States of America and Canada (as specified in the policy)	GBP	5,000,000

Sub-limit of indemnity

(included within the **Limit of Indemnity** unless marked "in addition" below)

Non-Panel Firm Legal Costs	any one occurrence and in the aggregate	GBP	500,000
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In addition to the **Limit of Indemnity** unless incurred within or caused by an **occurrence** in the United States of America and Canada.

General Liability Standard Extensions

INCLUDED

If no **sub-limit of indemnity** is included below, the extension will be subject to the **sub-limit of indemnity** as shown in the **policy**.

		Retroactive date (if applicable)	Sub-Limit of indemnity (included within the Limit of Indemnity unless marked "in addition" below)
Advertising Liability	any one occurrence and in the aggregate including defence costs		GBP 5,000,000
Environmental Statutory Costs	any one occurrence and in the aggregate including preventative costs		GBP 5,000,000
Limited financial Loss	any one occurrence and in the aggregate including defence costs	16/09/2022	GBP 250,000
Manslaughter defence costs	any one occurrence and in the aggregate		GBP 5,000,000
Statutory defence costs	any one occurrence and in the aggregate		GBP 5,000,000

Subject to any terms, conditions or exclusions within the **policy**, cover under extensions 'Contingent Motor Liability', 'Defective Premises Act 1972', 'Motor Liability and 'Temporary business trip overseas' is included under the **policy**. No **sublimit of indemnity** applies to these extensions

General Liability Optional Extensions

only covered if 'INCLUDED'

If any extension is shown as 'INCLUDED' and no **sub-limit of indemnity** is included below, that extension will be subject to the **sub-limit of indemnity** as shown in the **policy**.

			Sub-limit of indemnity (Included within the Limit of Indemnity unless marked "in addition" below)
Data protection	INCLUDED	any one occurrence and in the aggregate	GBP 1,000,000
Provisional non-negligence cover	INCLUDED	any one contract and any one occurrence and in the aggregate	GBP 1,000,000
Terrorism	NOT INCLUDED		
United States of America & Canada	NOT INCLUDED		
Unmanned aerial vehicles	NOT INCLUDED		
Sub-contractors insurance check	INCLUDED	any one occurrence and in the aggregate	GBP 5,000,000
Operation of section			
Sections premium subject to adjustment	Yes		
Adjustable basis	Minimum and Deposit on Adjustment		
Subject to a minimum and deposit premium of	GBP		6,300.00

Insured section
Property

INCLUDED

Territorial limits Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Property insured

Premises
Address 1 Brookleaze, Stockwood Vale BristolBS31 2AL
Address 2 Adelaide Street Newport MonmouthshireNP20 5NF

	Day One INCLUDED/ NOT INCLUDED	Uplift	Declared Value		Sum Insured
Buildings	INCLUDED	0% GBP	50,000.00	GBP	50,000.00
Reinstatement costs and expenses (included within Buildings sum insured unless shown below)					
Architects', surveyors', consulting engineers' and other fees					
Debris removal					
Public authorities					
Machinery, plant and all other contents	INCLUDED	0% GBP	156,659.00	GBP	156,659.00
Stock and materials in trade	NOT INCLUDED				

Property Damage standard extensions

Extension		Sub-Limit of indemnity (included within the sum insured unless marked "in addition" below)
Exhibitions and trade fairs	any one occurrence	50,000
Fire extinguishment expenses and emergency services damage	any one occurrence	10,000
Lock replacement	any one occurrence	10,000
Metered water or gas	any one occurrence	10,000
Temporary removal	any one occurrence	100,000
Theft damage to uninsured structures	any one occurrence	25,000
Undamaged stock	any one occurrence	50,000
Theft of external parts of structures at the premises	any one occurrence	25,000
Undamaged tenants' improvements	any one occurrence	50,000
Valuables	any one occurrence	25,000

Property Damage optional extensions - only covered if 'INCLUDED'

If any extension is shown as 'INCLUDED' and no **sub-limit of indemnity** is included below, that extension will be subject to the **sub-limit of indemnity** as shown in the **policy**.

Extension	INCLUDED / NOT INCLUDED	Sub-Limit of indemnity (included within the sum insured unless marked "in addition" below)	Maximum indemnity period (if applicable)
Deterioration of stock	NOT INCLUDED		
Rent payable	NOT INCLUDED		
Third party storage locations	NOT INCLUDED		

Territorial limits Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Business Interruption sums insured

	INCLUDED / NOT INCLUDED	Maximum indemnity period	Estimated value	Sum Insured
Estimated insurable gross profit	NOT INCLUDED			
Declaration linked condition: NO				
Percentage uplift %				
Estimated gross revenue	NOT INCLUDED			
Declaration linked condition: NO				
Percentage uplift %				
Additional increased cost of working	NOT INCLUDED			
Increased cost of working - standalone	INCLUDED	12 Months		GBP 54,520
Rent receivable	NOT INCLUDED			
Outstanding debit balances	NOT INCLUDED			
Professional accountants	NOT INCLUDED			

Business Interruption optional extensions – only covered if ‘INCLUDED’

If any extension is shown as ‘INCLUDED’ and no **sub-limit of indemnity** is included below, that extension will be subject to the **limit of indemnity** as shown in the **policy**.

Where a single **occurrence** gives rise to a claim or claims under more than one extension under the ‘Business Interruption Optional Extensions’ **sub-section**, the total amount for which we will indemnify you will not exceed the single largest **sub-limit of indemnity** of the applicable extensions.

Extension	INCLUDED / NOT INCLUDED	Maximum Indemnity Period	Sub-Limit (included within the sum insured unless marked “in addition” below)
Denial of access (damage)	NOT INCLUDED		
<i>Radius: mile</i>			
Denial of access (non-damage)	NOT INCLUDED		
<i>Radius: mile</i>			
Loss of attraction	NOT INCLUDED		
<i>Radius: mile</i>			
Miscellaneous storage locations	NOT INCLUDED		
Public utilities	NOT INCLUDED		
Research and development	NOT INCLUDED		
Specified customers’ premises (below)	NOT INCLUDED		
Specified suppliers’ premises (below)	NOT INCLUDED		
Specified disease, murder or suicide, food or drink or poisoning	NOT INCLUDED		
Unspecified customers’ premises	NOT INCLUDED		
Unspecified suppliers’ premises	NOT INCLUDED		

Specified customers and suppliers
Property Damage and Business Interruption Standard Extensions

If no **sub-limit of indemnity** is included below, that extension will be subject to the **limit of indemnity** as shown in the **policy**.

Extension			Sub-Limit (included within the sum insured unless marked “in addition” below)
New Acquisitions	any one occurrence and in the aggregate	GBP	500,000
Trace and Access	any one occurrence and in the aggregate	GBP	5,000

Property Damage and Business Interruption Optional Extensions – only covered if ‘INCLUDED’

If any extension is shown as ‘INCLUDED’ and no **sub-limit of indemnity** is included below, that extension will be subject to the **limit of indemnity** as shown in the **policy**.

Extension	INCLUDED / NOT INCLUDED	Sub-Limit (included within the sum insured unless marked “in addition” below)
Computer Breakdown		
· <i>claims under clause 9.2.1 a), b) and c) combined but subject to claims under</i>	NOT INCLUDED	
· <i>inner limit for claims under clause 9.2.1 b) as part of the combined sub-limit</i>	NOT INCLUDED	
· <i>inner limit for claims under clause 9.2.1 c) as part of the combined sub-limit</i>	NOT INCLUDED	
Inadvertent Errors and Omissions	NOT INCLUDED	
Machinery Breakdown	NOT INCLUDED	
Professional Support Fees	NOT INCLUDED	

Insured section Contractors All Risks

NOT INCLUDED

POLICY CONDITIONS PRECEDENT

Please note the following conditions precedent appear within the policy:

5.6.1 Subcontractors insurance check	General Liability
5.6.2 Burning debris	General Liability
5.6.3 Heat away from premises	General Liability
11.1.2 Hot Works	Property Damage and Business Interruption
11.1.5 Fire and security systems	Property Damage and Business Interruption
11.1.11 Unoccupied Buildings	Property Damage and Business Interruption
12.3.4 Existing Structures	Contractors' All Risk
12.5.3 High Technology Plant & Equipment	Contractors' All Risk
15.1 Claim Notification	General Claims Conditions & Requirements
15.2 Your duties	General Claims Conditions & Requirements
15.3 Claim procedure	General Claims Conditions & Requirements

Policy excesses and deductibles

Insured sections

	Excess or Deductible		Amount
Employers Liability	Excess	GBP	0
General Liability	Excess	GBP	2,500
General Liability Extensions			
Advertising Liability	Excess	GBP	10% of your legal liability or GBP 5,000 (whichever is greater) any one occurrence
Limited Financial Loss	Excess	GBP	10% of your legal liability or GBP 5,000 (whichever is greater) any one occurrence
Provisional non-negligence cover	Excess	GBP	GBP 2,500 each and every occurrence
Property Damage except for any named peril stated below	Excess	GBP	500
Subsidence except for any named peril stated below	Excess	GBP	1,000
Business Interruption except for any named peril stated below	Excess	GBP	0
Terrorism	Excess	Per the insured sections	GBP The amount applicable to the eligible insured sections
Property / BI Extensions			
Property / BI Extensions			Time Excesses

Payment Details

Annual policy premium excluding insured section - Terrorism	GBP	22,280.00
IPT/tax	GBP	2,673.60
Annual policy premium insured section - Terrorism	GBP	0.00
IPT/tax	GBP	0.00
Premium payable/refunded by this transaction excluding insured section - Terrorism	GBP	22,280.00
IPT/tax	GBP	2,673.60
Premium payable/refunded by this transaction for insured section - Terrorism	GBP	0.00
IPT/tax	GBP	0.00
Total due/refunded	GBP	24,953.60

Premium payment due by 30 days after inception

Endorsement Schedule

Policy Number: Y146290QBE0122A

Period of Insurance: From: 16/09/2022 To: 15/09/2023
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. These clauses amend the insured **section** and/or clause stated and are each otherwise subject to the terms and conditions of this **policy**.

[Insert endorsements here, or type None]