## **POLICY SCHEDULE**



# **Contractors & Engineers**

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Liability Plus Policy Version 1.0.

# **Policy Schedule**

Insurance is provided by this **Policy** during the **Period of Insurance** stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue: Renewal

**Policy Number:** 08061035772

**Period:** from 13/04/2019 to 12/04/2020

Broker: Cass-Stephens Insurance Ltd

#### **Insured Details**

Insured: Surplex UK Limited

Address: ALNI Lower Quest Hills Road, Malvern, Worcestershire, WR14 1RP

Business: Refurbishment & Sale of Second Hand IT Equipment

### **Cover Details**

# **Standard Cover**

Item	Limit of Indemnity	Premium (ex IPT)
Section 1 Employers Liability	Not insured	£0.00
Section 2 Public Liability	£1,000,000 any one <b>Occurrence</b>	£70.00
Section 3 Products Liability	Not insured	

## **Optional Cover**

Item	Limit of Indemnity	Premium (ex IPT)
Section 4a Tools	Not insured	£0.00
Section 4b Goods in Transit	Not insured	
Section 5 Terrorism	Not insured	£0.00

Please refer Endorsements for details of Excesses

Policy Premium: £70.00
Insurance Premium Tax (at the prevailing rate): £8.40
Total Premium: £78.40
Underwriting Fee charged by Thistle Underwriting Services: £15.00
Total Payable: £93.40

Signed on behalf of Thistle Underwriting Services

& SMOC

John Mason Wholesale Underwriting Director Q Underwriting Services Limited

Q Underwriting Services Limited underwrite on behalf of Covea Insurance plc (Authorised Insurer)

### **Endorsements**

The following list of Endorsements form part of the Terms and Conditions of this **Policy**. Where the **Business** has declared more than one activity then the Endorsements applicable to each activity are clearly identified.

Endorsements Applicable to Refurbishment & Sale of Second Hand IT Equipment

#### i. Third Party Property Damage Excess

The Insured shall be responsible for the first £250 of each and every claim against the Insured for Damage to property.

#### 22 1. Heat Work Exclusion

We shall not be liable in respect of **Injury** or **Damage** to property caused by or in connection with the application of heat by the use of:

- (a) electric, oxy-acetylene welding or other welding or flame cutting equipment
- (b) tar, bitumen or asphalt heaters
- (c) blow lamps, blow torches or hot air guns
- (d) angle grinders
- (e) or any other work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials

undertaken by You and Your Employees elsewhere other than at Your own Premises

### 29. Product Liability Exclusion

This **Policy** excludes Products Liability in respect of the sale or supply of second hand goods.

## 30. Professional Indemnity Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the exercising by the **Insured** or any Servant, **Employee**, Agent or Sub Contractor of the **Insured** of any professional skill, duty or advice whether fees are charged or not.

## 49. Manual Work Away Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising in connection from or in connection with any manual work away from the **Insured**'s premises carried out by the **Insured** or any **Employee** other than for collection and delivery only.

### 129. Use of Proprietary Branded Goods Condition

It is a condition precedent to liability under this **Policy** that the **Insured** uses only proprietary brands and these are:

- (a) Used in accordance with the manufacturer's instructions
- (b) Obtained from a supplier or manufacturer based in a member state of the European Union

## **Policy Endorsements**

None