

POLICY SCHEDULE

COMMERCIAL INSURANCE

Royal & Sun Alliance Insurance plc and other insurers as defined in the policy wording



Nottingham Hack Space
Mr James Hayward
Unit F6
Roden House, Roden Street
Nottingham
Nottinghamshire
NG3 1JH
United Kingdom

Insured address
Unit F6
Roden House, Roden Street
Nottingham
Nottinghamshire
NG3 1JH
United Kingdom

Policy: ISCC5603671JHayward
Cover start date: 01/02/2015
Period of insurance: 1 year
Limited
Business Description: Craft
Workshop
Policy Type: Commercial Combined

***IMPORTANT *** Please read your Policy Wording carefully to ensure that you fully understand the benefits of the cover provided. If you have any queries please contact us as soon as possible.

Section	Sum insured	Premium
9. Employer's Liability	£10 Million	
10. Public Liability	£2 million	
11. Products Liability	£2 million	
Premium		£1,006.00
Additional premium due to underwriting (if applicable)		£0.00
Additional premium due to claims (if applicable)		£0.00
Taxes and other charges		£95.36
Transaction Processing Charge		£22.03
Dated 01/02/2015	Total Amount Payable	£1,123.39
Premium Credit Limited	Representative APR	9.5% Variable
	Finance Charge	£47.21
	Monthly Payment	£97.55
	Total Payable to PCL	£1,170.60

The following mortgage interest has been noted:
Not applicable

The following joint interests have been noted:
None

Endorsements applicable (terms of business enclosed) - CC941 CC960 CC970 CC991 CC1000

Endorsements applicable excluding cover - CC945 CC946 CC967 CC968 CC969

Additional Endorsements (due to underwriting)
None

Special Terms
None

Terms and conditions
A 14 day cooling off period is applicable to this policy from the date of receipt of documentation, subject to no claims.

Excess applicable
Policy excess at each and every claim.
Sections 1 - 4, 9, and 10 - £250
Sections 5 - 7, 11 and 12 - £50
Subsidence - £1000

Finance
Finance is provided by Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey KT17 1HB.
Telephone Number 0844 736 9836 (option 2).

Endorsements applicable

CC941 - Bona Fide Sub-Contractors Clause

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this Policy
- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

CC945 - Abuse Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section 10 directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

CC946 - Heat Work Away Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section 10, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on Premises owned, leased or rented by the Insured.

CC960 - Rights of Recourse Warranty

It is warranted by the Insured that precedent to the liability of Insurers hereon, full Rights of Recourse are maintained against any manufacturer or supplier with whom they have entered into a legal contract for the provision of products or components.

CC967 - Professional Services Exclusion (Applicable to Section 10)

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of breach of professional duty or wrongful or inadequate advice, whether a fee is charged or not.

It is hereby noted and agreed that this Exclusion replaces Exceptions to Section 10, Exclusion 7.

CC968 - USA and Canada Products Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the Insured knows, or could have reasonably been expected to know, would be used within the United States of America or Canada.

CC969 - High Risk Location Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or Premises:

- refineries, bulk storage or production Premises in the oil, gas or chemical industries.
- offshore structures and work underground or underwater.

- aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat).
- railways or airports.

CC970 - Personal Protective Equipment Warranty

It is a condition precedent to the liability of Insurers that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

CC991 - Burning and Welding Warranty

The Insured hereby warrants that the following special precautions will be complied with on each occasion of any of the following work:

(a) Work involving the use of any blow lamp, blow torch, flame gun or hot air gun:

(i) The area in which work is to be carried out is to be examined and combustible property within the vicinity of the work either removed or as far as practicable covered by non-combustible material;

(ii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;

(iii) All blow lamps, blow torches and flame guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;

(iv) Hot air guns are to be switched off when unattended and immediately after use;

(v) During the period of not less than thirty minutes immediately following completion of each period of work, a continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work;

(b) Work involving any electric, gas or other welding, cutting or portable grinding equipment:

(i) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;

(ii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;

(iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;

(iv) All torches are to be lit and used in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;

(v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;

(vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off;

(vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;

(viii) Immediately following completion of each period of work, a

thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

(c) Work involving asphalt or bitumen tar boilers:

(i) Regulation spill trays are to be used

(ii) All tar boilers are to be kept wholly at ground level.

(iii) The equipment and work is not to be left unattended at any time whilst in use

(iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work.

(v) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

CC1000 - Identity of Insurers

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Aviva Insurance Limited

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH.

Covéa Insurance plc

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office, Norman Place, Reading RG1 8DA.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.