

# POLICY SCHEDULE

## COMMERCIAL INSURANCE

Policy Underwritten by Argenta Syndicate 2121 at Lloyd's  
UMR B1262BW0175321



**intasure**<sup>®</sup>  
Insurance for your business

### Nottingham Hack Space Mr Samathy Barratt

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: ISCC5603671SBarratt

Cover start date: 01/02/2021

Date of Issue: 01/02/2021

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.

Policy Cover	
Section	Sum insured
9. Employer's Liability	£10 Million
10. Public Liability	£2 million
11. Products Liability	£2 million

Policy Premium	
Item	Amount
Premium	£1,082.63
Additional premium due to underwriting (if applicable)	£0.00
Additional premium due to claims (if applicable)	£0.00
Insurance Premium Tax	£129.92
Admin fee	£55.00
Dated 01/02/2021	<b>Total Premium (Excluding Transaction Fees)</b> £1,267.55

Payment Options	
Item	Amount
Premium inc Handling Charge	£1,267.55
Representative APR	25.8% Variable
Finance Charge	£164.65
Monthly Payment	£119.35
<b>Total Payable to PCL</b>	<b>£1,432.20</b>

Mark Morgan

### 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 CC1006 CC1009 **CC1068** CC1073

Endorsements applicable excluding cover - CC945 CC946 CC967 CC968 CC969 **CC987**

### Additional Endorsements (due to underwriting)

Increased Excess for Heat Work (£1,000):

The Excess stated in the Schedule is increased to £1,000 in respect of the first amount of each and every claim arising out of Damage resulting from or in consequence of work involving the application of heat, specifically the use of naked flames / spark generating equipment. This will not apply to the use of hot air guns or heat generating equipment.

### Special Terms

None

### Terms and conditions

A 30 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, 10, and 11 - £250

Sections 5 - 8, 12 and 13 - £50

Subsidence - £1000

### Several Liability

The liability of the Insurers is several and not joint and is limited solely to the extend of their individual proportions. The Insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

### Finance

Finance is provided by Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, KT22 8UX.

Telephone Number 0344 736 9836 (option 2).

Intasure Intasure Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, Kent. TN4 8BS. United Kingdom. [www.intasure.com](http://www.intasure.com)

Tel: 0345 073 7137 Call costs may vary depending on your service provider. Claims: 0345 073 7147

Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland Company Number: SC108909.

## Endorsements applicable

### CC941 - Bona Fide Sub-Contractors Clause

It is a condition precedent to liability by the Insured that all sub-contractors that they engage maintain a public liability policy that provide:

- 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

**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.

### 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 work conducted in dry-docks 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.

#### **CC987 - Participant to Participant Exclusion**

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections 9 or 10, directly or indirectly resulting from or in consequence of any bodily Injury caused by the negligent act and/or omission of any participant towards another participant.

#### **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),

\*Warranty b (vi) is deemed not to apply when the **Insured** works alone as a sole trader.

#### **CC1006 - Product Source Condition**

It is a condition precedent to liability under this Policy that all Products are sourced from within the European Union, Australia, United States of America or Canada only or have an EU Safety accreditation.

#### **CC1009 - Second Hand and Reconditioned Product Exclusion**

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section 11, directly or indirectly resulting from the sale or supply of second hand or reconditioned Products.

#### **CC1068 - Woodworking Machinery Exhaust Ventilation Condition**

It is a condition precedent to the liability of Underwriters that all woodworking machines are fitted with local exhaust ventilation systems that collect dust inside of the premises.

#### **CC1073 - Efficacy Exclusion**

This Policy does not apply to liability caused by the failure or alleged failure or unsuitability of any products supplied or contract work executed to perform correctly their or its intended function