



Commercial Combined Policy Schedule

Important - you should read this document in full

This schedule together with your policy wording, any endorsement or certificates and the information set out in the Statement of Facts should be read together as one document.

Agency number		Broker	NIS Ltd
Proposer	Bespoke Windows Darlington Ltd trading as Bespoke Windows Darlington Ltd		
Address	5 Wards Court Banks Road Darlington United Kingdom DL1 1AT		
Business	Conservatory Manufacturing UPVC and UPVC Window And Door Manufacturers And Installers		
Policy number	ACTUCC001684		
Broker reference			
Effective date	18/02/2019		
Date of issue	18/02/2019		
Reason for issue	New Business		
Period of insurance	From	18/02/2019	To 17/02/2020

Premium

Cover excluding terrorism	Premium amount	GBP 1,060.97
	Insurance Premium Tax	GBP 127.32
	Value Added Tax (if applicable)	GBP 0.00
	Total premium (excluding terrorism)	GBP 1,188.29
Terrorism	Premium amount	GBP 0.00
	Insurance Premium Tax	GBP 0.00
	Total terrorism premium	GBP 0.00

Sections applying

1.	Material damage	Insured
2.	Business interruption	Insured
3.	Money	Insured
4.	Trade all risks	Insured
5.	Goods in transit	Insured
6.	Computer breakdown	Not Insured
7.	Deterioration of refrigerated and frozen food stock	Not Insured
8.	Employers' liability	Insured
9.	Public/Products liability	Insured



MS Amlin Insurance SE



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10.	Equipment breakdown	Insured
11.	Theft by employee	Not Insured
12.	Personal accident	Not Insured
13.	Legal expenses	Insured
14.	Cyber	Not Insured
15.	Terrorism	Not Insured

Endorsements applying to all sections

AMLCCLB002 – Use of Heat away from the Premises Exclusion

Applicable to Section 8 – Employers’ Liability and Section 9 – Public and Products Liability

We will not cover **you** for any claim or claims arising out of or in connection with the use of heat by you away from **your premises**.

AMLCCE011 – Intruder Alarm Condition

Additional definitions applicable to this endorsement

Intruder alarm system

The component parts including the means of communication used to transmit signals to the alarm receiving centre.

Key holder

You or any person authorised by **you** who is available at all times to accept notification of faults or alarm signals to the **intruder alarm system**, attend and allow access to the **premises**.

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

You must ensure that:

- a) the **premises** are protected by an **intruder alarm system** designed, installed and maintained to British Standard BS4737 or EN50131 including where stipulated by **us** or the Local Policy Authority British Standard BS8243;
- b) the intruder alarm installation and maintenance company must be both:
 - i) a member of an alarm inspectorate which is accredited by UKAS to EN 45011 or EN 45012; and
 - ii) accredited and operate a quality management system in accordance with EN ISO 9000;
- c) the **intruder alarm system** must be maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance as per the requirements of BS4737 or EN 50131 with the installing company or any other company as agreed with **us**;

Where remote alarm signalling is required the signal transmission must be transmitted to an alarm receiving centre fully compliant with BS5979 and operated by a company accredited and operating to a quality management system in accordance with EN ISO 9000;

- d) there is no alteration to or substitution of:
 - i) any part of the **intruder alarm system**;
 - ii) the maintenance contract;
 - iii) the structure of the **premises** or changes to the layout of the **premises** which would affect the effectiveness of the **intruder alarm system**;



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- e) the alarmed **premises** must not be left unattended without **our** agreement:
 - i) unless the **intruder alarm system** is set in its entirety with the means of communication used to transmit signals (including both alarm transmission systems for dual signalling systems) in full operation;
 - ii) if the police have withdrawn their response to alarm activations;
 - f) **you** must maintain secrecy of codes for the operation of the **intruder alarm system** and detail of codes and all keys to the **intruder alarm system** must be removed from the **premises** when the **premises** are left unattended;
 - g) **you** must appoint at least two **key holders** and lodge written details (which must be kept up to date) with the alarm company and either the police or the alarm receiving centre;
 - h) in the event of notification of any activation of the **intruder alarm system** or interruption of means of communication including one or both alarm transmission systems for dual signalling systems during any period the **intruder alarm system** is set a **key holder** must attend the **premises** as soon as reasonably practicable;
 - i) in the event of **you** receiving any notification:
 - i) the police attendance in response to alarm signals/calls from the **intruder alarm system** may be withdrawn or the level of response reduced or delayed;
 - ii) from a local authority or magistrate imposing any requirement for abatement of nuisance;
 - ii) that the **intruder alarm system** cannot be returned to or maintained in full working order
- you** must advise **us** as soon as possible and comply with any resulting requirements stipulated by **us**.

AMLCCLB008 – Working at Height Limitation

Applicable to Section 8 – Employers’ Liability and Section 9 – Public and Products Liability

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

We will not cover **you** against any claim arising out of or in connection with any work undertaken by **you** at a height which exceeds 10 metres above;

- a) the ground for external work; or
- b) floor level for internal work.

AMLCCLB015 – Depth Exclusion

Applicable to Section 9 – Public and Products Liability

We will not cover **you** against liability for any claim caused by or arising out of excavations by **you** or **your employees** at a depth which exceeds 3metres below natural ground level.

Quotation prepared by

Acturis



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Section 1 – Material damage

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

5 Wards Court, Banks Road, Darlington, United Kingdom, DL1 1AT

Property Insured	
Contents - Other	GBP 45,232
Computer	GBP 1,028
Stock In Trade	GBP 20,000

All Risks cover and Excesses

For details of your Material Damage cover, please refer to the Material Damage section of your policy wording.

You will pay the first £250 of each loss, except for the following, or unless noted by endorsement:

Event	Excess
Aircraft or other aerial devices or articles dropped from them for all property insured	GBP 0
Fire, lightning and explosion for all property insured	GBP 0

Any excess(es) stated above are on a combined basis for Material Damage and Business Interruption

Additional cover Subsidence	Covered?
Subsidence, ground heave and landslip	No

Optional Conditions (action you must take)	Applies?
14 Cooking equipment	No
15 Fire alarm installations	No
16 Sprinkler installations	No

Endorsements

AMLCCMD001 – Stock Racking Condition

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

1. It is a condition under this section that all **stock** which is:
 - a) stored below ground level or in basements must be raised on racking, stillage's, pallets or similar to allow at least 10 centimetres of air space between the **stock** and floor level; or
 - b) on the ground level should be similarly raised to allow at least 10 centimetres of air space between the **stock** and floor level.

AMLCCMD002 – Smoking at the Premises Condition

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this



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endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

1. The smoking of cigarettes or tobacco is not allowed at the **premises**; and
2. suitable notices to this effect must be displayed in prominent positions.

AMLCCMD015 – Running of Machine Processes whilst Premises is Unoccupied Condition

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

There must be no running of machinery processes whilst the **premises** are left unattended.

AMLCCMD010 – Flat Roof Condition

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

You must ensure that:

- a) any flat felted roof (or any part of one) forming part of the **buildings** is inspected at least once every 2 years by a professionally qualified builder or property surveyor and any defect identified by that inspection is repaired as soon as reasonably practicable; and
- b) a record of all inspections is made and kept by **you**.

AMLCCMD004 – Storage of Flammable Liquids Condition

Additional Definition applicable to this condition

Highly flammable liquids

Liquids or solutions having a flash point below 32° centigrade.

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

- a) No **highly flammable liquids** must be stored inside the **buildings** in excess of the quantity required for one days use (or 1 shifts supply for double / triple shift working) plus 50 litres.



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- b) If it is not possible to limit the volumes to a single days/shift supply, **you** must ensure that the **highly flammable liquids** are stored in a purpose built or proprietary **highly flammable liquids** store. A **highly flammable liquids** store must comprise of:
- i) walls and roof of non-combustible construction with explosion venting to a safe place (normally via the roof);
 - ii) a 150mm bund sill to contain leaks and spillages and to prevent escape into the workplace;
 - iii) where installed, electrical equipment and any heating apparatus to be intrinsically safe or ATEX compliant
 - iv) a self-closing fire door to be fitted to the store to provide a minimum 1 hours fire resistance;
 - v) high and low level ventilation to be installed to the open air.

Alternatively, the substances can be stored externally within a proprietary **highly flammable liquid** containment facility / storeroom (for example a steel shipping container) or other suitable containment device, which should be locked and secured when not in use.

- c) Highly flammable liquids inside the **buildings** must be stored in metal or plastic vessels specifically constructed for the purpose with a lid or other closing device which is to be applied when not in use (for example cabinets or chests).
- d) No cellulose nitrate must be used or stored.

AMLCCMD022f – Waste Condition

The following is a condition of the insurance that **you** need to meet as **your** part of the contract to which this endorsement attaches. If **you** do not meet this condition, **we** may reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may not be valid.

You must ensure that all combustible trade waste and refuse is swept up daily and kept in bags or bins and removed from the **building** at least once a week



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Section 2 – Business interruption

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Gross Revenue - Estimated **Sums insured: GBP 368,937** **Declaration linked: Yes** **Indemnity period: 12 months**

Loss of Book Debts **Sums insured: GBP 250,000**

Additional Cover	Risk type	Sum insured/limit
Clause 5: Prevention of access		100% of SI
Clause 6: Utilities		100% of SI
Clause 7: Suppliers		10% of the BI Sum Insured or £250,000 whichever is the lesser
Clause 7: Customers		10% of the BI Sum Insured or £250,000 whichever is the lesser
Clause 10: Notifiable diseases		GBP 250,000

Optional clause	Risk type	Number	Sum insured/limit
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Extensions	Risk type	Number	Sum insured/limit
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Section 3 – Money

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Part 1 – Money

Excess GBP 100

Item	We will pay for the following as defined in the policy wording	Limit any one loss
1	Non-negotiable money	GBP 500,000
2	Loss of money	
	a) in transit	GBP 5,000
	b) in the custody of collectors	GBP 1,000
	c) on the premises during business hours	GBP 5,000
	c) on the premises out of business hours contained in locked safe(s): Unspecified Safe	GBP 2,500
	f) in a bank night safe	GBP 5,000
	g) in your home or in the home of an authorised employee , solicitor or agent	GBP 500
5	Clothing and personal effects	GBP 500
Estimated annual carrying of money in transit by your own employees		GBP 250,000
Estimated annual carrying of money in transit by professional carriers		GBP 100,000

Special conditions applying

Part 2 – Personal Accident (assault)

Excess GBP 100

Item	Description	Benefits	Max no of weeks
1	Death	GBP 10,000	Not applicable
2	Permanent loss of sight	GBP 10,000	Not applicable
3	Loss of limbs	GBP 10,000	Not applicable
4	Permanent total disablement	GBP 10,000	Not applicable
5	Temporary total disablement	GBP 50	104 weeks
6	Temporary partial disablement	GBP 25	104 weeks
7	Clothing and personal effects	GBP 500	Not applicable



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Section 4 – Trade all risks

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

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Item	Description	Sum Insured	Area	Excess
1	Tools - Power Driven Handtools	GBP 2,300	U.K.	GBP 250

Special conditions applying

Endorsements

AMLCCTR003 – Portable Hand Tools Condition

Portable hand tools

Hand tools excluding:

- a) tools designed other than to be applied to work by hand;
- b) equipment capable of propulsion across the ground on wheels, tracks or air cushion belonging to **you**, or the property of **your** partners, principals, directors or **employees**, which are ordinarily used or needed in connection with the **business**.

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You must ensure that:

- a) **portable hand tools** are stored in lockable metal containers which are fixed to the fabric of the building, whenever the building is left unattended by **you** or **your employees**, and
- b) the metal container keys are:
 - i) kept in a secure place away from the metal container when the building is occupied by **you** or **your employees**; and
 - ii) removed from the building whenever the building is left unattended by **you** or **your employees**.



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Section 5 – Goods in transit

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Method of transit	Estimated annual carryings	Load limit	Limit any one loss	Excess
Goods In Transit - Own Vehicles	GBP 100,000	GBP 30,000	N/A	GBP 250

Special conditions applying

Endorsements



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Section 8 – Employers' liability

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Limit of indemnity

GBP 10,000,000

Category		Height	Depth	Basis of rating	Estimated annual amounts
Partners/Principals/Proprietors – Work Away	Work Away	10m	1m	Wages & Salary	GBP 38,003
Partners/Principals/Proprietors – Work Away using Heat or Fire	Work Away using Heat or Fire	10m	1m	Wages & Salary	GBP 0
Permanent Staff – Clerical Work	Clerical Work	N/A	N/A	Wages & Salary	GBP 7,802
Employees (Including Labour Only Subcontractors) – Work Away	Work Away	10m	1m	Wages & Salary	GBP 30,003
Employees (Including Labour Only Subcontractors) – Work Away using Heat or Fire	Work Away using Heat or Fire	10m	1m	Wages & Salary	GBP 0

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Section 9 – Public/products liability

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

A. Public liability

Insured

Limit of indemnity GBP 2,000,000 any one event

Basis of Rating	Rating Factor
Partners/Principals/Proprietors – Work Away	GBP 38,003
Employees (Including Labour Only Subcontractors) – Work Away	GBP 30,003

Excess applying	
Third party property damage excess each and every claim	GBP 250
Third party property damage excess aggregate	GBP 0

B. Products liability

Insured

Limit of indemnity GBP 2,000,000 any one event and in the aggregate

Basis of rating	Estimated annual turnover
U.K.	GBP 276,772

Excess applying	
Third party property damage excess each and every claim	GBP 250
Third party property damage excess aggregate	GBP 0
North American excess each and every claim	N/A
North American excess aggregate	N/A

Environmental impairment liability

Not Insured

Limit of indemnity GBP 0

Excess applying	
Excess	GBP 0

Prosecution defence costs

Insured

We will pay the **insured person's costs and expenses** up to £1,000,000 in total (but up to the **limit of liability** shown above for the Corporate Manslaughter and Corporate Homicide Act 2007) during the **period of insurance** for all claims related by time or original cause.

Endorsements



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Section 10 – Equipment Breakdown

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Limit of indemnity	Excess
GBP 25,000	GBP 250

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Section 13 – Legal expenses

Policy number ACTUCC001684
Effective date 18/02/2019
Date of issue 18/02/2019

Item	Limit of indemnity (per claim)	Limit of indemnity (aggregate in respect of employment compensation awards)
Legal Expenses	GBP 250,000	GBP 1,000,000

Endorsements



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