

## MASTER SCHEDULE

<b>Policy Number</b>	UC TSR 3669245
<b>Schedule Number</b>	2020 - 1 - 50581
<b>Broker</b>	Jelf Insurance (Horsforth) (UC10489)
<b>Named Insured</b>	Everett Smith Group Ltd, Pullman Instruments (UK) Ltd, Flow-Mon Ltd and Climatic Services Ltd.
<b>Postal Address</b>	Chatsworth Terrace Harrogate
<b>Business</b>	HG1 5HT Repair, calibration and supply of electrical,mechanical environmental test and measurement instruments. Manufacture of flow instruments.
<b>Period of Insurance</b>	A) EFFECTIVE FROM 28th January 2020 B) TO 27th January 2021 (Both Dates Inclusive)
<b>Renewal Date</b>	28th January 2021

## MASTER SCHEDULE (Continued)

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Premium(s)
Property Damage	£10,613.75
Money	£0.01
Business Interruption	£3,498.78 *
Employers' Liability	£8,779.59 *
Public and Products Liability	£7,101.36 *
<hr/>	
<b>Sub Total</b>	£29,993.49 *
<b>Insurance Premium Tax</b>	£3,599.22 *
<hr/>	
<b>Total</b>	£33,592.71 *

**Policy Wording Code** 21990617

### Policy Endorsement(s)

GE133	Maximum Limit of Indemnity
GE137A	GDPR Amendments
GE121	Claims Preparation Costs (Jelf)
F041741	Rebate Agreement
F2250	Loyalty Agreement

An \* denotes that the premium stated is a deposit premium subject to adjustment in accordance with the General Conditions

**GENERAL POLICY ENDORSEMENTS**  
**GE133 - Maximum Limit of Indemnity**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2019

The following condition is added to the General Conditions:

**Maximum Limit of Indemnity**

Where any claim or claims, or any First-Party Expense as defined in the Network Security Section, arises from the same originating cause, source or event and where indemnity may be provided under:

- (a) Part B – Cybermedia Liability of the Technology Professional and Cybermedia Liability Section; and
- (b) the Network Security Section;

of this Policy, the liability of the Company in total shall not exceed the sum of the combined applicable Limits of Indemnity or £10,000,000, whichever is less, in any one Period of Insurance.

Subject otherwise to the terms conditions and exclusions of the Policy.

**GENERAL POLICY ENDORSEMENTS  
GE137A - GDPR Amendments**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2019

The following amendments are made to the Policy:

1. For purposes of this endorsement, the following is added to the General Definitions:

**GDPR**

GDPR means Regulation EU 2016/679 as it forms part of the laws of England and Wales, Scotland and Northern Ireland, and any applicable legislation, act or regulation adopted to enact the provisions of that Regulation, including any equivalent or subsequent legislation, act or regulation.

2. Part (a) of General Condition Aggregate Limit of Indemnity is replaced with the following:

(a) Public and Products Liability Sections cover – Data Protection

3. The Data Protection part of General Exclusion Cyber Risk – Third Party is replaced with the following:

**Data Protection**

Contravention of the requirements of the GDPR which is committed or occasioned through the use of Cybermedia.

4. The Data Protection Act 1998 Cover of the Public and Products Liability Section is replaced with the following:

**Data Protection**

The Company will indemnify the Named Insured and at the request of the Named Insured any partner, director or Employee of the Named Insured, subject to the limit of liability stated in paragraph (e) below, in respect of their liability to pay Compensation for damage or distress only under article 82 of the GDPR, including claimants' costs and expenses in connection with that claim for Compensation, and with the written consent of the Company:

- (1) reasonable defence costs and expenses incurred, and
- (2) the reasonable defence costs incurred relating to a prosecution brought under the GDPR in relation to a claim made by any person;

Provided that:

- (a) a claim for Compensation is first made or a prosecution is first brought against the Named Insured during the Period of Insurance;

### GENERAL POLICY ENDORSEMENTS GE137A - GDPR Amendments (Continued)

- (b) the Named Insured has taken all reasonable care to comply with the requirements of the GDPR;
- (c) the indemnity will not apply to:
  - (i) fines or penalties of any kind,
  - (ii) the cost of replacing reinstating rectifying erasing blocking or destroying data,
  - (iii) indemnify the Named Insured or any partner director or Employee of the Named Insured in respect of liability caused by or arising from a deliberate or intentional act or omission of any such party or person, the effect of which knowingly resulted in liability under the GDPR,
  - (iv) claims which arise out of circumstances notified to previous insurers or are known to the Insured and likely to give rise to indemnity under this Cover clause at the start of the Period of Insurance,
  - (v) liability for which indemnity is provided under any other insurance,
  - (vi) liability which arises as a result of the provision by the Named Insured in connection with the Business of services for the processing of data on behalf of a Third Party, or
  - (vii) liability which arises as a result of the recording or provision of data for reward or for determining the financial status of any person;
- (d) in respect of each and every claim or claims arising from an Event under this Cover clause the Named Insured shall be liable for 10% of the cost of such claim or claims or £500 whichever is the greater; and
- (e) the Company's limit of liability under this Cover clause shall not exceed £500,000 during any one Period of Insurance.

5. Scope of Cover 1.(f) of Part A – Technology Professional Indemnity of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:

#### **Data Protection**

unintentional contravention by the Insured or any Agent of the requirements of the GDPR which is committed or occasioned by the Insured or any Agent to the extent that such liability arises under Article 82 of the GDPR.

Provided that:

- (a) the Insured and Agent have taken all reasonable care to comply with the requirements of the GDPR; and
- (b) no indemnity is granted in respect of:
  - (i) the cost of replacing re-instating rectifying erasing blocking or destroying any data, or
  - (ii) liability caused by or arising from a deliberate or intentional act by or omission of the Insured or Agent the effect of which will knowingly result in liability under the GDPR.

## **GENERAL POLICY ENDORSEMENTS**

### **GE137A - GDPR Amendments (Continued)**

6. Scope of Cover 4. Data Protection of Part B - Cybermedia Liability of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:

#### **Data Protection**

unintentional contravention by the Insured or any Agent of the requirements of the GDPR which is committed or occasioned by the Insured or any Agent through the use of Cybermedia to the extent that such liability arises under Article 82 of the GDPR.

Provided that:

- (a) the Insured and Agent have taken all reasonable care to comply with the requirements of the GDPR; and
  - (b) no indemnity is granted in respect of:
    - (i) the cost of replacing re-instating rectifying erasing blocking or destroying any data, or
    - (ii) liability caused by or arising from a deliberate or intentional act by or omission of the Insured or Agent the effect of which will knowingly result in liability under the GDPR.
7. Part (a) of Exclusion 2. of the Exclusions Applicable Only To Part B - Cybermedia Liability of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:
- (a) death disease illness or bodily injury including mental anguish or emotional distress other than where Insured Risk Data Protection is operative for distress under Article 82 of the GDPR sustained by any person other than an Employee.

Subject otherwise to the terms conditions and exclusions of the Policy

## **GENERAL POLICY ENDORSEMENTS**

### **GE121 - Claims Preparation Costs (Jelf)**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2017

The following amendment is made to the Policy

General Condition – Claims Preparation Costs (if any) and paragraph (f) (ii) of General Condition – Claims (Duties owed by the Insured) (if any) are deleted. The following condition is added to the General Conditions

#### **Claims Preparation Costs**

The insurance provided by the Property Damage Business Interruption Rent Computer All Risks and Computer Breakdown Sections of the Policy where operative extends to cover expenses reasonably and necessarily incurred by the Named Insured or on the Named Insured's behalf for external consultants appointed by the Named Insured acceptable and agreed by the Company for preparation presentation certification or verification of a Specified Claim

Specified Claim means a claim or series of claims in respect of an Event under one or more of the Sections stated in this general condition for an amount in total that is equal to or in excess of £25,000 excluding the costs insured by this general condition

The liability of the Company under this general condition shall not exceed:

A. £50,000 in respect of a Specified Claim or an amount equal to 10% of the Specified Claim whichever is the lesser

B. £100,000 in respect of all Specified Claims in any one Period of Insurance  
such limits to the liability of the Company under this general condition being payable in addition to any specified sums insured or other limits stated in the Policy and not being subject to any Deductible

The Company shall not be liable under this general condition for any expense incurred in seeking to overturn decisions made by the Company regarding its liability to make any payment under this Policy or the amount of any such payment

Subject otherwise to the terms conditions and exclusions of the Policy

## GENERAL POLICY ENDORSEMENTS

### F041741 - Rebate Agreement

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2018

The Company shall pay at the end of each Period of Insurance a percentage rebate of the premium (other than the premium in respect of the Terrorism Insurance Section and Legal Expenses Insurance Section) as specified below for the expiring Period(s) of Insurance providing that

(i) the Aggregated Earned Loss Ratio is less than the percentages specified below over the Period(s) if Insurance

(ii) the Policy is renewed for a further annual Period of Insurance (which shall include the first subsequent Period of Insurance) following the expiry of the Period of the Undertaking

(iii) information as required for any section of the Policy that is subject to premium adjustment and revised estimates (including but not limited to wage roll turnover and sums insured) for the forthcoming Period of Insurance have been submitted to the Company

Aggregated Earned Loss Ratio	Rebate Payable		
	1 <sup>st</sup> Period of Insurance	2 <sup>nd</sup> Period of Insurance (including gross claims paid & outstanding incurred for 1 <sup>st</sup> Period of Insurance)	3 <sup>rd</sup> Period of Insurance (including gross claims paid & outstanding incurred for 1 <sup>st</sup> & 2 <sup>nd</sup> Period of Insurance)
Less than 15%	5%	7.5%	10%
Less than 30%	3.5%	5%	7.5%

#### Definition

The words 'Aggregated Earned Loss Ratio' shall mean the cumulative sum of the gross claims payments (excluding claims payments under the Terrorism Insurance Section and Legal Expenses Insurance Section) made and outstanding divided by the cumulative sum of the gross premium earned (excluding the premium in respect of the Terrorism Insurance Section the Legal Expenses Insurance Section and minus any premium rebate) over the Period(s) of Insurance arising during the Period of Agreement (as detailed above) multiplied by 100

#### Conditions

- For the purpose of this endorsement Insurance Premium Tax shall be ignored and any additional Insurance Premium Tax shall continue to be borne by the Insured

The undertakings stated in this endorsement shall apply to any policy which may be issued by the Company within the said period of three years in substitution for this Policy and the same percentage rebate shall be allowed of the premium of any substituted policy (or policies) issued by the Company

Subject otherwise to the terms conditions and exclusions of the Policy



**GENERAL POLICY ENDORSEMENTS**  
**F2250 - Loyalty Agreement**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2014

**Period of Agreement** From 28/1/2018 to 27/1/2021

It is noted and agreed in accordance with the terms and conditions of the separate agreement entered into between the Company and the Named Insured that

1. the rates applied to all sections of the Policy other than the Terrorism Insurance Section and Legal Expenses Insurance Section shall be maintained for the Period of Agreement shown above
2. the Named Insured will
  - offer annually to renew the insurance under the above Policy with the Company at the expiry of the first (a) and second Period of Insurance arising during the Period of Agreement on the terms and conditions which may be varied as agreed or otherwise permitted in accordance with this endorsement
  - (b) pay the premium within the set credit period

The undertaking stated in this endorsement shall apply to any policy that may be issued by the Company within the Period of Agreement in substitution for this Policy and to any other policy that the Company and the Named Insured agree shall be subject to the undertaking stated in this endorsement

Conditions applying to this endorsement

1. The Company reserves the right to terminate this endorsement at any time if
  - (a) the Named Insured is in breach of any Policy terms or conditions
  - (b) required to by law or regulation
2. The Company reserves the right to adjust the rates terms and conditions applied to this Policy to reflect any material changes in the risks insured under the Policy including without limitation the Named Insured's
  - (a) failure to comply with any risk improvements required by the Company and the Company shall be the sole arbiter as to what constitutes a material change
  - (b) legally or regulatory required alternations or restrictions to terms and conditions of the Policy

and it is agreed that changes as a result of this paragraph will not terminate this endorsement

- For the purpose of this endorsement any tax or levy on the amount of the insurance premium including without limitation insurance premium tax or any other tax or levy on the amount of the insurance premium
3. whether payable by the Insured or the Company shall be exempt from the scope of this Agreement and any such additional tax or levy due shall be borne by the Named Insured

**GENERAL POLICY ENDORSEMENTS**  
**F2250 - Loyalty Agreement (Continued)**

4. This endorsement can be renegotiated by mutual consent at any time

5. Subject to condition 1 the Company and the Named Insured agree that this endorsement shall remain in force for a minimum of the first and second Period of Insurance arising during the Period of Agreement Each party may exercise their right to cancel thereafter subject to providing notice in writing of their intention to cancel by sending a recorded delivery letter 90 days prior to the end of the second Period of Insurance

Subject otherwise to the terms conditions and exclusions of the Policy

## LIST OF PREMISES AND OTHER LOCATIONS SCHEDULE

<b>Policy Number</b>	UC TSR 3669245
<b>Schedule Number</b>	2020 - 1 - 50581
<b>Effective Date</b>	28th January 2020
<b>Premise(s) Code</b>	<b>Premise(s) Address</b>
001	Chatsworth Terrace Harrogate  HG1 5HT
004	Unit 4 B W Estates Oldmixon Crescent Weston-Super-Mare Avon BS24 9AY
006	41 Cavendish Way Glenrothes Fife KY6 2SB
007	Unit 17 Hindley Business Centre Platt Lane, Hindley, Wigan WN2 3PA
008	10 Potters Lane Kiln Farm Milton Keynes MK11 3HE
990	Whilst situate within any Premises at the address(es) described against the Premise(s) Code above anywhere within the Territorial Limits
<b>Location Code</b>	<b>Other Locations</b>
996	Anywhere within the Territorial Limits

998

Anywhere in the world

## PROPERTY DAMAGE SCHEDULE

### Property Insured

As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List Of Premises And Other Locations Schedule

### Cover Section Limits

The following limits apply to Property insured under the appropriate Cover Clause of this Section

	<b>Limit</b>
(a) Temporary Removal for renovation repair service cleaning	£10,000
(b) Capital Additions	£500,000 in the aggregate or 15.00% of the Sum Insured under the relevant item whichever is less
(c) Newly Acquired Property	£500,000 in any one Period of Insurance
(d) Glass & Sanitary Ware	£10,000 Any one Event
(e) Loss of Metered Water & Gas	£10,000 in respect of any one Event & £50,000 in any one Period of Insurance
(f) Keys Clause	£2,500 Any one Event
(g) Outdoor Property and Landscaping	£250 any one tree shrub or plant & £10,000 Any one Event
(h) Inadvertent Omission	£500,000 Any one Period of Insurance
(i) Temporary Removal (Deeds and Documents) Clause	£25,000 Any one Event
(j) Trace and Access	£5,000 in respect of any one Event & £25,000 in any one Period of Insurance
(k) Clearance of Drains	£10,000 Any one Event
(l) Theft of Building Parts	£25,000 Any one Event and in any one Period of Insurance
(m) Arson and Theft Reward Costs	£10,000 Any one Event or 10.00% of the total arson or theft loss value whichever is less
(n) Loss Prevention and Mitigation Expenditure	£100,000 Any one Period of Insurance or 10.00% of the Sum Insured specific Property the subject of the expenditure whichever is less
(o) Exhibitions Fairs or Trade Shows	£25,000 Any one Event

(p) Umbrella Property Covers

£100,000 in any one Period  
of Insurance

## Section Deductible(s)

Damage other than as described below	£500
Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom	£500
Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons or earthquake	£500
Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal	£500
Damage caused by flood at Premises 4	£1,000
Damage caused by flood at Premises 7	£2,500

**Section Premium** £10,613.75

## Optional Extension Clause(s)

The undernoted apply together with any attached Schedules/Specifications  
Money and Personal Accident (Assault)

**Policy Wording Code** 21990617

## Section Endorsement(s)

PD14A	Stillage Condition
PD39	39 Index Linking

## PROPERTY DAMAGE SPECIFICATION

**Policy Number** UC TSR 3669245  
**Schedule Number** 2020 - 1 - 50581  
**Effective Date** 28th January 2020

Item No	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1 % (If applicable)	Premise(s)/ Location Code	Basis of Settlement
<b>A</b>	<b>Buildings comprising</b>				
1	Buildings	£936,152 (£814,045)	115%	001	DAY 1
2	Buildings	£95,404 (£82,960)	115%	006	DAY 1
3	Buildings	£176,896 (£153,823)	115%	008	DAY 1
<b>B</b>	<b>Machinery Plant and All Other Contents comprising</b>				
1	Machinery Plant and All Other Contents	£690,000 (£600,000)	115%	001	DAY 1
2	Machinery Plant and All Other Contents	£4,600 (£4,000)	115%	004	DAY 1
3	Testing Equipment	£287,500 (£250,000)	115%	001	DAY 1
4	Testing Equipment	£57,500 (£50,000)	115%	004	DAY 1
5	Machinery Plant and All Other Contents	£345,000 (£300,000)	115%	006	DAY 1
6	Testing Equipment	£57,500 (£50,000)	115%	006	DAY 1
7	Machinery Plant and All Other Contents	£230,000 (£200,000)	115%	007	DAY 1

Item No	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1 % (If applicable)	Premise(s)/ Location Code	Basis of Settlement
8	Machinery Plant and All Other Contents	£400,497 (£348,258)	115%	008	DAY 1
<b>C</b>	<b>Stock comprising</b>				
1	Stock and materials in trade	£250,000		001	INDTY
2	Goods in trust	£115,000		001	INDTY
3	Goods in trust	£25,000		004	INDTY
4	Stock and materials in trade	£2,000		004	INDTY
5	Stock and materials in trade	£20,000		006	INDTY
6	Goods in Trust	£25,000		006	INDTY
7	Goods in trust	£15,000		007	INDTY
8	Stock and materials in trade	£15,000		007	INDTY
9	Stock and materials in trade	£30,000		008	INDTY
<b>G</b>	<b>Computer &amp; Telecommunication Equipment comprising</b>				
1	Computer and Telecommunication Equipment and Ancillary Equipment	£4,600 (£4,000)	115%	006	DAY 1
2	Computer and Telecommunication Equipment and Ancillary Equipment	£5,750 (£5,000)	115%	007	DAY 1
3	Equipment	£28,750 (£25,000)	115%	998	DAY 1



Item No	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1 % (If applicable)	Premise(s)/ Location Code	Basis of Settlement
4	Laptop	£995 (£865)	115%	996	DAY 1
5	Portable Electronic Equipment	£4,600 (£4,000)	115%	008	DAY 1
6	Portable Hand Tools	£11,125 (£9,674)	115%	996	DAY 1

## **PROPERTY DAMAGE ENDORSEMENT PD39 - 39 Index Linking**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2009

The Buildings Sum Insured or Buildings Declared Value stated in the Schedule in respect of any such Property Insured will be adjusted in accordance with fluctuations in suitable indices of rebuilding costs as follows:

- a. in respect of such Property Insured where the Basis of Settlement is Indemnity (Code: INDTY) or Reinstatement (Code: REINS) the Buildings Sum Insured will be adjusted monthly and continue beyond the date of loss during the period of Reinstatement providing the work to reinstate is completed without delay
- b. in respect of such Property Insured where the Basis of Settlement is Day One Reinstatement (Code: Day 1) the Buildings Declared Value will be adjusted annually at each Renewal Date

In respect of (a) above the Company will not charge any additional premium if the Sum Insured increases as a result of index linking during the Period of Insurance

In respect of both (a) and (b) above renewal premiums will be calculated using the adjusted index linked Sum Insured or Declared Value unless the Named Insured has provided updated Sums Insured or Declared Values as appropriate for the following Period of Insurance

The definition of Declared Value for the purpose of this clause shall be as defined in the Day One Reinstatement Basis of Settlement

For the avoidance of doubt it is noted that the indices used for index linking represent a general estimate of changes in rebuilding costs and it remains the responsibility of the Named Insured to ensure that the revised Sum Insured or Declared Value remains adequate and that professional valuations are obtained at regular intervals as appropriate

**PROPERTY DAMAGE ENDORSEMENT**  
**PD14A - Stillage Condition**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2015

The following condition is added to the Property Damage Section Conditions

The insurance provided by this Property Damage Section in respect of Damage by storm or flood or escape of water shall be subject to the following condition

The Named Insured shall ensure that all Stock be kept at least 15 centimetres above floor level

Subject otherwise to the terms conditions and exclusions of the Policy

## OPTIONAL EXTENSION CLAUSE MONEY SCHEDULE

**Policy Number** UC TSR 3669245  
**Schedule Number** 2020 - 1 - 50581  
**Effective Date** 28th January 2020

### Cover Section Limits

The following limits apply to the appropriate Cover Clauses of this Optional Extension

	<b>Limit</b>
(a) Cases Bags or Waistcoats	£1,000 Any one Event
(b) Clothing and Personal Effects	£1,000 Any one Event
(c) Unauthorised Use of Credit Card	£1,000 Any one Event

### Part A - MONEY

1. Used national insurance stamps, national savings certificates, premium savings bonds, franking machine impressions, VAT input documents, debit/credit/charge cards sales vouchers, luncheon vouchers, trading stamps, revenue stamps, crossed warrants comprising cheques, travellers cheques, bankers drafts, postal orders, money orders, national giro drafts, payment orders, securities for money, stamped national insurance cards, war bonds, travel tickets, travel warrants, authenticated travel certificates, telephone paycards, customer redemption vouchers and bills of exchange	£250,000
2. Money other than as described in 1 above	
(a) on the Premises	
(i) during Business Hours	£1,000
(ii) not contained in approved locked safe or strongroom outside Business Hours	£500
(iii) contained in approved locked safe or strongroom outside Business Hours as described in Appendix 1	£1,000
(b) in transit	£5,000
(c) in bank night safe	£5,000
(d) at directors partners or employees dwellings	£500
(e) held by representatives	£0
(f) on contract or exhibition sites	£0

**Part B - PERSONAL ACCIDENT (ASSAULT)**
**Contingencies**

Death	£20,000
Permanent loss of all sight in one or both eyes	£20,000
Loss of one or more limbs	£20,000
Temporary total disablement	£200 per week (payable at four-weekly intervals)
Permanent and total disablement	£20,000

**Section Deductible(s) - applicable to Part A only**

£100

**Section Premium** £0.01

**Policy Wording Code** 21990617

**Section Endorsement(s)** None

## OPTIONAL EXTENSION CLAUSE MONEY APPENDIX 1

<b>Policy Number</b>	UC TSR 3669245
<b>Schedule Number</b>	2020 - 1 - 50581
<b>Effective Date</b>	28th January 2020

<b>Safe</b>	<b>Model &amp;/or Serial No</b>	<b>Premises</b>	<b>Limit</b>
unknown	unknown	Chatsworth Terrace Harrogate HG1 5HT	£1,000

## BUSINESS INTERRUPTION SECTION SCHEDULE

**Policy Number** UC TSR 3669245  
**Schedule Number** 2020 - 1 - 50581  
**Effective Date** 28th January 2020

Item No	Item Description	Maximum Indemnity Period (Months)	Sum Insured	Premise(s)/ Location Code	Basis of Settlement
<b>A</b>	<b>Gross Profit</b>				
1	On Estimated Gross Profit -Flow-Mon	12	£900,000	990	DLGP
<b>B</b>	<b>Gross Revenue</b>				
1	Gross Revenue Climatic	12	£500,000	990	GR
2	Gross Revenue Pullman / Cal UK/ MKIS	12	£3,400,000	990	GR

**Section Deductible(s)**

## BUSINESS INTERRUPTION SECTION SCHEDULE (continued)

**Policy Number** UC TSR 3669245  
**Schedule Number** 2020 - 1 - 50581  
**Effective Date** 28th January 2020

Section Extensions	Applicable	Maximum Indemnity Period (Months)	Percentage/SI
1. Prevention of Access	N		
2. Public Utilities - Electricity	N		
3. Public Utilities - Gas	N		
4. Public Utilities - Telecommunication	N		
5. Public Utilities - Water	N		
6. Specified Suppliers	N		
7. Specified Customers	N		
8. Unspecified Suppliers	N		
9. Unspecified Customers	N		
10. Infectious Diseases etc	N		
11. Transit	N		
12. Contract Sites	N		
13. Property Stored	N		
14. Loss of Attraction	N		
15. Exhibition Sites	N		
16. Exhibition Loss of Expenses	N		
17. Fines and Damages	N		
18. Bomb (Hoax or Actual)	N		
19. Essential Personnel	Y	12	£25,000
20. Umbrella BI Cover	Y	12	£50,000

### Optional Extension

**Section Premium** £3,498.78

**Policy Wording Code** 21990617

### Section Endorsement(s)

BI05

Minimum Premium (Annual Policy)



**BUSINESS INTERRUPTION ENDORSEMENT**  
**BI05 - Minimum Premium (Annual Policy)**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2009

A minimum premium of 80% is payable in respect of any one Period of Insurance

Subject otherwise to the terms conditions and exclusions of the Policy

## EMPLOYERS' LIABILITY SECTION SCHEDULE

<b>Policy Number</b>	UC TSR 3669245
<b>Schedule Number</b>	2020 - 1 - 50581
<b>Effective Date</b>	28th January 2020
<b>Limit of Indemnity</b>	£10,000,000 Any one occurrence as stated in the Policy
<b>Section Premium</b>	£8,779.59 Minimum & Deposit Premium
<b>Policy Wording Code</b>	21990617
<b>Section Endorsement(s)</b>	
EL15	Pre-Claim Rehabilitation Costs
EL02	Minimum Premium (Annual Policy)

**EMPLOYERS' LIABILITY ENDORSEMENT  
EL02 - Minimum Premium (Annual Policy)**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2009

A minimum premium of 80% is payable in respect of any one Period of Insurance

Subject otherwise to the terms conditions and exclusions of the Policy

## **EMPLOYERS' LIABILITY ENDORSEMENT EL15 - Pre-Claim Rehabilitation Costs**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2019

As from the effective date shown above the following Cover clause is added to  
Employers Liability Section - Cover

### **Definitions applicable to this Cover clause**

If a term below is also defined in the General Definitions the definition below replaces  
the General Definition for the purposes of this Cover clause

### **Bodily Injury**

Bodily Injury means bodily injury but shall not include bodily injury resulting from

- (a) mental injury or mental anguish and shock except where an Employee suffers a  
recognisable psychiatric injury as a result of
  - (i) directly witnessing an Event causing serious injury or death or
  - (ii) an Event which causes the Employee to be in fear of serious injury or death
- (b) illness or disease
- (c) repetitive strain

## **EMPLOYERS' LIABILITY ENDORSEMENT**

### **EL15 - Pre-Claim Rehabilitation Costs (Continued)**

**Certified Absence**

Certified Absence means absence from work for 7 or more continuous days (including Saturdays Sundays bank holidays and agreed absence from work including holidays and compassionate leave) certified by a registered medical practitioner

**Rehabilitation Expenses**

Rehabilitation Expenses means any expense incurred by the Service Provider in the provision of rehabilitation services with the written consent of the Company

**Service Provider**

Service Provider means the provider of rehabilitation services agreed by the Company

**Cover**

The Company will indemnify the Insured in respect of Rehabilitation Expenses arising from accidental Bodily Injury sustained by an Employee

Provided that

1. the Bodily Injury was sustained during the Period of Insurance and arises from an Event within Great Britain Northern Ireland the Isle of Man or the Channel Islands and during the course of employment by the Named Insured in connection with the Business and whilst undertaking their normal working duties
2. the Event occurred at a single fixed time and place and during the Period of Insurance
3. the Bodily Injury results in a Certified Absence
4. the Bodily Injury is reported to the Company within 30 days of the date the medical practitioner signed the Certificate of Absence
5. the insurance under this Cover clause shall not apply in respect of Bodily Injury arising from and in consequence of an Event occurring whilst an Employee is travelling in or on or entering into or onto or alighting from a motor vehicle where indemnity is available from other insurance required by compulsory road traffic legislation
6. the acceptance by the Service Provider and the Company of any claim for rehabilitation services does not constitute a notification or acceptance of a circumstance which may give rise to a claim under any other Cover clause of the Employers Liability Section

Subject otherwise to the terms conditions and exclusions of the Policy

## PUBLIC AND PRODUCTS LIABILITY SECTION SCHEDULE

<b>Policy Number</b>	UC TSR 3669245	
<b>Schedule Number</b>	2020 - 1 - 50581	
<b>Effective Date</b>	28th January 2020	
<b>Limit of Indemnity</b>	£5,000,000	Any one occurrence as stated in the Policy
	£5,000,000	For Products and Services Liability the amount opposite shall be the total amount payable during any one Period of Insurance as stated in the Policy
<b>Section Deductible(s)</b>		
£500	in respect of third party property damage other than described below	
\$15000	in respect of compensation arising under the laws of the United States of America or Canada	
£1,500	in respect of Damage to property arising from work undertaken in accordance with Section Endorsement PL02B - Heat Work Away Conditions	
<b>Section Premium</b>	£7,101.36 Minimum & Deposit Premium	
<b>Policy Wording Code</b>	21990617	
<b>Section Endorsement(s)</b>		
PL24	Rights of Recourse Condition	
PL34	Minimum Premium (Annual Policy)	
PL62B	Extended Parts Coverage	

**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT**  
**PL24 - Rights of Recourse Condition**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2009

The Company will not indemnify the Insured under this Section in respect of liability arising from Products unless the Insured has retained all rights and legal remedies against the manufacturer or supplier of any Products supplied by the Insured in the course of the Business

Subject otherwise to the terms conditions and exclusions of the Policy

**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT**  
**PL34 - Minimum Premium (Annual Policy)**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2009

A minimum premium of 80% is payable in respect of any one Period of Insurance

Subject otherwise to the terms conditions and exclusions of the Policy



**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT  
PL62B - Extended Parts Coverage**

**Attaching to and forming part of**

**Policy Number** UC TSR 3669245

**Effective Date** 28th January 2015

As from the effective date shown above Public and Products Liability Section Exclusion 1 is replaced with the following

1. the cost of making good Damage to property
  - (a) belonging to the Insured or
  - (b) being that part of any property worked upon by the Insured that arises out of such work or
  - (c) being that part of any Product giving rise to a claim or
  - (d) in the Insured's care custody or control other than as provided for under Cover clause 12 of this Section

Subject otherwise to the terms conditions and exclusions of the Policy