

The schedule for your essential covers

Produced on 26 March 2020

The Schedule forms part of Your policy. Please keep The Schedule safe with Your policy. This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the policy wording.

Policy Details

Policy Number	
The Policyholder	ITSOKTD LIMITED
The Premises	Sutton Coldfield, B72, United Kingdom
The Business	Interior Design
Start Date	Friday, 6 March 2020
Anniversary Date	Friday, 5 March 2021
Premium Monthly	
Policy Wording	SCOGP13058 (V35) 06.2016

Please see the policy wording for full details of cover, limitations and exclusions
Download the policy wording at:
https://docs.digitalrisks.co.uk/Business_Cover_SCOGP13058_V35_06.2016.pdf

Important

If the information in this Schedule is incorrect or incomplete, or if this insurance does not meet your requirements, please tell us as soon as possible. You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your cover, or result in the policy not operating fully.

Sections You have chosen to cover

Business All Risks

Not covered.

Money and Assault

Not covered.

Revenue Protection

Not covered.

Public and Products Liability

In respect of the amount of any limit of indemnity or excess shown in The Schedule, the manner in which such limit of indemnity or excess will be applied is set out in the relevant Public and Products Liability Section of The Policy or in the relevant Condition, Clause or Endorsement within the Public and Products Liability part of The Schedule.	
Limit of Indemnity	£1,000,000
Terrorism Limit of Indemnity	£1,000,000
Endorsements applying to Public and Products Liability (subject otherwise to the terms and conditions shown in Your policy).	
Excess: We will not provide cover for the first amount of £250 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property.	

Employers Liability

Limit of Indemnity	£10,000,000
Terrorism Limit of Indemnity	£5,000,000
Excess: You will pay the first £0 of each and every occurrence.	

Endorsements

EF232 - Professional Indemnity - Excluding

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of errors, omissions or neglects in any a) advice given by You or on Your behalf b) plan, survey report, certificate or any similar document c) design, formula, instruction, specification d) computer program prepared by You or on Your behalf.

EF357 - Excess - Heat Use

In respect of Damage to Property under the Public and Products Liability Section of this policy arising out of any a) electric, oxy-acetylene, or similar welding or cutting equipment b) cutting and grinding equipment using abrasive disks or wheels c) blow lamp, blow torch, hot air gun or hot air stripper d) asphalt, bitumen, tar or pitch heater used away from premises which You own, hire or rent an Excess of £500 in respect of Compensation Costs and Expenses applies to each and every event.

CF261 - Use of Heat - Condition

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim. You must ensure that under the Public and Products Liability Section of this policy that the following precautions are taken each time any (1) electric, oxy-acetylene or similar welding or cutting equipment (2) cutting or grinding equipment using abrasive disks or wheels (3) blow lamp, blow torch, hot air gun or hot air stripper (4) asphalt, bitumen, tar or pitch heater is used away from premises which You own, hire or rent (1) BEFORE STARTING WORK (a) Where You and any other person(s) for whom You are responsible are working at a site, a responsible person must be appointed for fire safety to ensure the following precautions are taken (b) Fire safety checks to identify material that might be liable to catch fire must be carried out before work commences including the areas (i) under floors or decks or above ceilings (including false or suspended ceilings) (ii) behind walls, screens, bulkheads or partitions such checks must be repeated regularly while work is in progress immediate steps taken to extinguish smouldering or flames detected (c) At the point of application of heat, including if there is a risk of ignition directly or by conduction, combustible materials including (i) under floors or decks or above ceilings (including false or suspended ceilings) (ii) behind walls, screens, bulkheads or partitions must be removed. If impracticable, combustible materials within * the immediate vicinity when using any blow lamp, blow torch, hot air gun or hot air stripper and/or *10 metres when using any electric, oxy-acetylene or similar welding or cutting equipment, cutting or grinding equipment using abrasive disks or wheels or any asphalt, bitumen, tar or pitch heater must be covered and protected by overlapping sheets or screens of non-combustible material (d) All gaps or holes through which sparks or flames could pass must be covered by non-combustible material (2) WHILE WORK IS IN PROGRESS (a) A sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected must be kept available at the point of application of heat and used immediately smoke, smouldering or flames are detected. (b) Heat equipment (i) must not be * lit until immediately before use * left unattended while lit, switched on or hot (ii) must be extinguished immediately after use (c) Cylinders (i) must not be changed while the equipment is hot (ii) not in use must be kept at least 15 metres from the burner (d) Paraffin or petrol powered equipment (i) must be filled/refilled in the open (ii) must not be filled/refilled while hot (e) Asphalt, bitumen, tar or pitch (i) must only be heated in the open and (ii) in a container designed for that purpose, placed on a non-combustible surface at ground level (3) AFTER FINISHING WORK (a) Hot waste materials and welding rods must be removed and safely disposed of (b) A final fire safety check must be carried out between 30 and 60 minutes after work has finished and immediate steps taken to extinguish smouldering or flames detected

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	
Name of Policyholder	ITSOKTD LIMITED
Date of Commencement of Insurance	Friday, 6 March 2020
Date of Expiry of this Certificate	Friday, 5 March 2021

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Authorised Signatory
Maurice Tulloch
Chief Executive Officer, UK & Ireland General Insurance

Notes

- a. Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- b. Specify applicable law as provided for in regulation 4(6) of the Regulations.
- c. See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.