

## Commercial Combined Policy Schedule

Policy Number: R&QCCA0003493

Agent Details:  
Miles Smith Limited

Agency Reference:  
Jack Mann

Please read this policy schedule in conjunction with the policy booklet in full and contact the insurance broker or intermediary who you arranged this insurance with should you have any queries or if any aspect of the policy does not meet your requirements. Please keep this schedule safely with your policy document.

Name of the Insured	A1 Loo Hire Ltd
The Premises	Silver Birch Highland Avenue WOKINGHAM
Post code	RG41 4SP
Business	Supply of Standalone Loos and Trailers on Hire to Private Residences & Commercial Properties incl Sporting Evenst & Festivals. Hygiene Cleaning and Emptying of Loos & Property Owners.

Key Information	
Policy Number	R&QCCA0003493
Broker Reference	Jack Mann
Date of Issue	24 April 2023
Effective Date	01 April 2023
Renewal Date	01 April 2024
Period of Insurance	01 April 2023 to 31 March 2024
Insurance Premium	£33,006.11
Insurance Premium Tax	£3,960.73
Policy Fee	£100.00
Total Amount Payable	£37,066.84
Transaction Type	New Business
Policy Version Number Reference	April 2023

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'INSURED' IS SHOWN.  
WHERE THERE IS NO INSURANCE THE WORDS 'NOT INSURED' ARE SHOWN.

AUTHORISED SIGNATURE:



DATE:

24 April 2023

Section 1 - Property Damage Silver Birch, Highland Avenue, WOKINGHAM, RG41 4SP		INSURED
Description	Sums Insured	Excess
o Buildings	£700,000	£250*
o Machinery, Plant & General Contents	£100,000	£250*
o Electronic Business Equipment	£20,000	£250*
o Handtools	£0	£250*
o Stock	£3,000	£250*
o Stock in the Open	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£1000
Property section total	£823,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage Units 2b, 2c, 4a & 4b, Spring Hill Industrial Estate, Colliers Way, Arley, COVENTRY, CV7 8HN		INSURED
Description	Sums Insured	Excess
o Buildings	£600,000	£250*
o Machinery, Plant & General Contents	£75,000	£250*
o Electronic Business Equipment	£1,000	£250*
o Handtools	£0	£250*
o Stock	£5,000	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£2500
Property section total	£681,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage Unit 7, Litchard Industrial Estate, BRIDGEND, CF31 2AL		INSURED
Description	Sums Insured	Excess
o Buildings	£375,000	£250*
o Machinery, Plant & General Contents	£75,000	£250*
o Electronic Business Equipment	£20,000	£250*
o Handtools	£0	£250*
o Stock	£5,000	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£1000
Property section total	£475,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage Longacres, Waterloo Road, WOKINGHAM, RG40 3DA		INSURED
Description	Sums Insured	Excess
o Buildings	£200,000	£250*
o Machinery, Plant & General Contents	£75,000	£250*
o Electronic Business Equipment	£10,000	£250*
o Handtools	£0	£250*
o Stock	£3,000	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£2500
Property section total	£288,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage Thame Road, Oakley, AYLESBURY, HP18 9QQ		INSURED
Description	Sums Insured	Excess
o Buildings	£150,000	£250*
o Machinery, Plant & General Contents	£20,000	£250*
o Electronic Business Equipment	£5,000	£250*
o Handtools	£0	£250*
o Stock	£5,000	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£2500
Property section total	£180,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage Thurrock Enterprise Centre, Maidstone Road, GRAYS, RM17 6NF		INSURED
Description	Sums Insured	Excess
o Buildings	£500,000	£250*
o Machinery & Plant	£20,000	£250*
o Electronic Business Equipment	£5,000	£250*
o Handtools	£0	£250*
o Stock	£0	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	INSURED	£1000
Property section total	£525,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 1 - Property Damage FLOATING OVER ALL LOCATIONS,		INSURED
Description	Sums Insured	Excess
o Buildings	£0	£250*
o Machinery & Plant	£0	£250*
o Electronic Business Equipment	£0	£250*
o Handtools	£0	£250*
o Stock	£0	£250*
o Stock in the Open	£400,000	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	NOT INSURED	£1000
Property section total	£400,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 2 - Business Interruption Indemnity Period of 12 Months		INSURED
Description	Sums Insured	Excess
o Increased Cost of Working Only	£100,000	
o Book Debts	£50,000	
o Unspecified Suppliers	NOT INSURED	
o Unspecified Customers	NOT INSURED	
o Prevention of Access	NOT INSURED	
o Contract Sites	NOT INSURED	
o Storage Sites	NOT INSURED	
o Murder, Suicide & Defect	NOT INSURED	
o Failure of Supply	NOT INSURED	
o Transit	NOT INSURED	
o Public Utilities	NOT INSURED	
o Essential Employees	NOT INSURED	
o Theft Cover	INSURED	
o Subsidence Cover	INSURED	
*of sum insured whichever is least		

Section 3 - Goods in Transit		INSURED
Description	Sums Insured	Excess
o Vehicle Post and Rail Limit	£30,000	£100
o Vehicle Post and Rail Limit - High Risk Stock*	£1,000	£100
o Expenses a) Removal of Debris b) Transferring Property c) Reloading vehicles d) Re-securing Property	Limit a, b, c & d - £5,000	£100
* Non Ferrous Metal, designer and fashion clothing, Leather and Fur Goods, Watches, Power Tools, Wines, Spirits and Tobacco, Object D'art, Audio and Visual, CDs, DVDs and mobile phones.		

Section 4 - Money and Assault		INSURED
Description	Limit of Liability	Excess
o Non Negotiable Money	£250,000	
o In Transit	£5,000	
o Safe Limits (Unspecified)	£1,000	
o On Premises during Business Hours	£5,000	
o On Premises out of Business Hours	£250	
o In Private Dwelling	£250	
o Death, Loss of Limb, Loss of Sight and Permanent Total Disablement	£10,000	
o Temporary Total Disablement	£100 per week	
o Clothing or Personal Effects	£500	
o Fraud and Dishonesty by Employees	£5,000*	£500
*cover given only if discovered and reported to the police and Us in writing within 14 days of the event		

Section 5 - Employers Liability		INSURED
Description	Limit of Indemnity	Excess
o Any one occurrence	£10,000,000*	
*Terrorism claims are sub-limited to £5,000,000		

Section 6a - Public Liability		INSURED
Description	Limit of Indemnity	Excess
o Any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance	£5,000,000	£250*
*Excess does not apply in respect of injury claims. Excess increases to £500 in respect of Work Away from the Premises.		

Section 6b - Products Liability		INSURED
Description	Limit of Indemnity	Excess
o Any one occurrence and in the aggregate in the Period of Insurance	£5,000,000	
o Exports to USA/Canada (any one occurrence and in the aggregate in the Period of Insurance)	NOT INSURED	

Section 7 - All Risks on Specified Machinery		INSURED
Description	Sums Insured	Excess
o UK Portable Electronic Equipment	£12,800	£250
o European Union		£250
o WorldWide		£250
All risks on Specified Machinery section Total	£12,800	

Section 8 - Personal Accident		INSURED
Description	Limit of Liability	Excess
o Death occurring within 2 years of the event giving rise to injury	£10,000	
o Total loss or permanent total loss of use of one or more limbs	£5,000	
o Total loss of all sight in one or both eyes, speech or hearing	£5,000	
o Permanent total disablement	£5,000	
o Accident Accumulation Limit	£50,000	

Section 9 - Directors and Officers Liability		INSURED
Description	Limit of Liability	Excess
o Limit of Indemnity	£50,000	£100

Section 10 - Equipment Breakdown (including computers)		INSURED
Description	Limit of Liability	Excess
o Breakdown	£5,000,000	£250
o Hazardous Substances	£10,000	£250
o Reinstatement	£50,000	£250
o Business Interruption	£100,000	
o Expediting Expenses	£20,000	£250
o Hire of Substitute Item	£10,000	£250
o Storage Tanks & Contents	£10,000	
o Damage to own Surrounding Property	£1,000,000	
o Additional Access Costs	£20,000	
o Debris Removal	£25,000	
o Repair Cost Investigation	£25,000	
o Full Cover Extension	NOT INSURED	

Section 11 - Legal Expenses		INSURED
Description	Limit of Liability	Excess
o Employment, Employment Compensation Awards, Tax Protection, Property, Compliance & Regulation, Employees' Extra Protection, Contract & Debt Recovery	£100,000 (£1,000,000 aggregate for Employment Compensation Awards)	

Section 12 - Deterioration of Stock		INSURED
Description	Limit of Liability	Excess
o Limit of Indemnity	£2,500	£100

Section 13 - Loss of Licence		INSURED
Premises	Limit of Liability	Excess
o Limit of Indemnity	£100,000	

Section 14 - Terrorism		NOT INSURED
Description		Excess
o Property	NOT INSURED	
o Business Interruption	NOT INSURED	
o All Risks (Specified Items)	NOT INSURED	



Section 15 - Cyber Liability		NOT INSURED
Description	Sums Insured	Excess
<ul style="list-style-type: none"> <li>o - Cyber Liability</li> <li>- Data Breach Expense</li> <li>- Computer Systems Damage, Extra Cost and Business Income</li> <li>- Cyber Crime</li> </ul>	NOT INSURED	£500
o Avoiding Corruption	NOT INSURED	£500
o Security Audit	NOT INSURED	£500
o Investigation Cost	NOT INSURED	£500
o Loss-prevention Measures	NOT INSURED	£500
o Temporary and Fast-tracked Repair	NOT INSURED	£500
o Accountants' Fees	NOT INSURED	£500
Indemnity Period : 12 Months Time Excess (Loss of Business Income) : 12 Hours		

Basis of Rating	
o Clerical and Non Manual Wages	£425,000
o Woodworking machinists Wages	£0
o All other employees wages	£920,000
o Turnover excluding USA/Canada	£4,800,000
o Turnover USA/Canada	£0
o Payments to BFSC	£0

Special Conditions
Conditions are only operative if listed below
Theft
Waste Removal - C (Combustible Waste, Weekly Removal)
Please refer to sub section 16B Special Conditions of the Policy wording for a full description of these conditions

### Subjectivities

Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations)

### Subjectivities

- Buildings are of Standard Construction
- No history of Flood or Subsidence issues
- Claims as per your Presentation
- Satisfactory Completion of the Statement of Fact Declaration form within 21 days of inception

### Additional Endorsements Applicable

#### Electrical Circuit Maintenance Condition

It is a condition precedent to liability that a current and valid electrical certificate is issued for the Premises and that the electrical installation will be inspected and tested once every five years by a contractor approved by the National Inspection Council for Electrical Installation Contracting (NICEIC) and that defects found will be remedied forthwith in accordance with regulations of the Institute of Engineering and Technology (IET).

#### Skips and Waste Containers Distance Condition

It is a condition precedent to liability that all externally kept skips and waste containers are to be positioned at least 5 metres away from the Buildings and property.

#### Coronavirus Exclusion

Not applicable to the Employers' Liability section

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19) (the disease caused by SARS-CoV-2;
- b) Other disease caused by any mutation or variant of SARS-CoV-2;
- c) Any novel infectious disease caused by a newly identified agent; or,
- d) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority

#### Bona Fide Sub-Contractors Condition

It is a condition precedent to Our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

- i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
- ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

You shall retain copies of all sub-contractors insurances to evidence that this condition has been complied with.

#### Hazardous Work Exclusion

We 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 involving

- i) any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction, rebuilding, alteration, maintenance or repair
- ii) the construction, alteration, maintenance or repair of bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, blast furnaces, mines, dams, reservoirs, ships, docks, tunnels, or similar structures
- iii) underpinning, pile driving, quarrying, tunnelling or water diversion
- iv) the use of explosives

#### Health and Safety Policy Condition

It is a condition precedent to Our liability that You have an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by, all persons employed.

#### Heat Work Away Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried out away from Your Premises involving the use application or intentional generation of any heat naked flame or spark.

#### High Risk Location Exclusion

We 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:

- i) refineries, bulk storage or production premises in the oil, gas or chemical industries.
- ii) offshore structures and work underground or underwater
- iii) aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- iv) airports, power stations or nuclear plants, quarries

#### Landfill Sites Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the ownership and/or operation of landfill sites.

#### Personal Protective Equipment Condition

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

#### Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

#### Railway Work in Red Zones Exclusion

We 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 in red zones including but not limited to working on the track when trains are running whilst using lookouts or other warning methods or any red zone as may be designated under any Zone Hazard Directory.

#### Waste Disposal Condition

It is a condition precedent to Our liability that all waste material of any description shall be disposed of at a licensed refuse site in accordance with the terms of such licence.

#### Third Party Property Damage Excess £2500.00

The Insurers shall not indemnify you under Section 6 Public Liability for the first £2500.00 of each and every claim in respect of Damage to Property as a result of manual work away from the premise.

#### Minimum and Deposit Premium

In accordance with General Condition 16A.2 Adjustment the minimum retained premium applicable to Section 5 Employers Liability and Section 6 Public and Products Liability is 100%.

#### Noted Interest

It is hereby noted and agreed that the following hold an interest in this Policy:

Siemens Financial Services , C/o Integra House , Vaughan Court, Celtic Springs, Newport, NP10 8BD , Ref A8610128/001  
A1 Wokingham Wet Waste

Acquis Insurance Management, Integra House, Vaughan Court, NP10 8BD under lease agreement A9497669/001.

Acquis Insurance Management, Integra House, Vaughan Court, NP10 8BD under lease agreement A9491140

Increased Policy Excess - Flood

It is hereby noted and agreed that the excess under this Policy is increased to £2500.00 for each and every claim resulting from loss or damage caused by the peril of Flood at the following location only:

Thurrock Enterprise Centre, Maidstone Road, Grays, RM17 6NF

For the purpose of this endorsement, flood is defined as:

- A. the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal, drain or dam
- B. inundation from the sea
- C. inundation by rainwater or rainwater induced runoff, other than where the inundation results solely from the ingress of rainwater through or via the roof of a building

## About your Insurers

Sections 1-4, 7-9 and 12-13 are provided by:

Insurer: AXIS Specialty London  
Proportion: 50%  
UMR: B1262BW0430822

Sections 1-4, 7-9 and 12-13 are provided by:

Insurer: Brit Syndicates Limited, for and on behalf of all Brit managed Lloyd's Syndicates.  
Proportion: 50%  
UMR: B1262BW0430822

Sections 5 and 6 are provided by:

Insurer: Ascot Syndicate 1414 at Lloyd's  
Registered Number: 4098461  
Proportion: 100%  
UMR: B6022PK22UH090J1X

Section 11 is provided by:

Insurer: ARAG Plc  
Registered Number: 02585818  
Proportion: 100%  
UMR: BIN.MCR.0622

Sections 10 and 15 are provided by:

Insurer: HSB Engineering Insurance Limited  
Registered Number: 02396114  
Proportion: 100%  
UMR: SLHSB011022

Section 14 is provided by:

Insurer: Brit Syndicate 2987 at Lloyd's  
Proportion: 100%

Details about the extent of the authorisation and regulation of all companies listed above can be viewed at the FCA website; [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by calling the FCA on 0800 111 6768.

## About Mi Commercial Risks

Mi Commercial Risks is an established MGA which is part of the Lloyd & Whyte Group. We work with a select number of independently owned insurance intermediaries in the UK, Channel Islands & Isle of Man.

### About your Insurance Broker

Your Insurance Broker is the organisation that you arranged this insurance with and should be your first point of contact for any queries you may have on the policy, other than claims.

### Cancellation Procedures

The full cancellation procedure can be found in your policy wording.

### Enquiries & Complaints Procedure

Mi Commercial Risks are committed to providing the highest standards of service. We only use insurers who have been vetted in accordance with our strict criteria. However, if you have a complaint about the arrangement of your insurance please let us know. Your complaint will be dealt with promptly, fairly and in accordance with the FCA Rules.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance broker who arranged this Policy for you. Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.

The full enquiries and complaints procedure can be found in your policy wording.

### Making a Claim

The full claims procedure can be found in your policy wording.

If you wish to make a claim, you should contact us as soon as possible. You should not settle, reject, negotiate or agree to pay any claim without our written permission.

To make a claim under this Policy please telephone the appropriate Helpline number listed below;

#### Claims for Sections 1-4, 7-9 and 12-13

Your claims will be dealt with by Broadspire, By Crawford & Company,  
Your claims should be notified to Broadspire by Telephone: 01908 302 214 or  
Email: [britukproperty@broadspiretpa.co.uk](mailto:britukproperty@broadspiretpa.co.uk)

### Claims for Sections 5 and 6

Your claims will be dealt with by Woodgate and Clark Limited 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

Your claims should be notified to Woodgate and Clark Limited by  
Telephone: 01732 520273 or 01732 520270 (out of hours)  
Email: [newclaim@woodgate-clark.co.uk](mailto:newclaim@woodgate-clark.co.uk)

### Claims for Sections 10 and 15

Your claims will be dealt with by HSB Engineering Insurance Ltd  
your claim should be notified to HSB by telephone: 0330 100 3432 or email [new\\_loss@hsbeil.com](mailto:new_loss@hsbeil.com)

### Claims for Section 11 - Legal Expenses

Your Claims will be dealt with by ARAG plc  
Your claims should be notified to ARAG by telephone: 0117 917 1698 between 9am and 5pm weekdays (except bank holidays) or go online [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)

### Telephone Helplines

24/7 legal advice on Business matters within EU law	0333 000 2081
UK tax Advice 9am to 5pm weekdays	0333 000 2081
24/7 confidential counselling	0333 000 2082
Crisis Communication	0333 000 2081
Redundancy approval 9am to 5pm weekdays (unfunded)	0119 917 1698

For full details of how to make a claim or for details of our telephone helplines please refer to Section 11 - Legal Expenses and the policy wording.

Calls maybe recorded for quality and training purposes

### The Financial Services Compensation Scheme (FSCS)

The following are all covered by the FSCS:-

Mi Specialty Ltd, HSB Engineering Insurance Limited, ARAG Plc, AXIS Specialty London, Brit Syndicates Ltd, Ascot Syndicate 1414 at Lloyd's.

This means that you may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QA Tel: 0207 741 4100 Fax: 0207 741 4101 or [www.fscs.org.uk](http://www.fscs.org.uk)

### Several Liability Clause

The liability of Insurers under this contract is several and not joint with other Insurers party to this contract. An Insurer is liable only for the proportion of liability it has underwritten. An Insurer is not jointly liable for the proportion of liability underwritten by any other Insurer nor is an insurer otherwise responsible for any liability of any other Insurer that may underwrite this contract.