

Your policy schedule

Information

- The cover you have purchased under your policy and the maximum amounts payable are shown in this schedule under 'Cover applicable and maximum amounts payable'. You must read your policy including this schedule as terms (including conditions and limitations) apply, in order to ensure the cover you have purchased meets your needs.
- You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements provided no claims have been made. Further detail relating to the cancellation of your policy can be found in your policy wording.
- You must take care to provide accurate and complete information relating to this insurance. Please check the information you have provided in this schedule and the statement of facts. If any of the information is inaccurate or not complete the Insurers may change the terms and/or the premium or withdraw cover. Further detail relating to the disclosure and accuracy of information and the cancellation of your policy can be found in your policy wording.
- If you have any questions regarding this insurance or need to change any of the information or wish to cancel the policy, please contact your insurance broker/intermediary or adviser who deals with this insurance. The insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

General details

Broker / Intermediary:	BF TBO Services Ltd t/a The Insurance Octopus
Policy version:	1
Policy number:	BFD027/01582406/2020/001
Policy wording:	Excess of Loss Liability
Insured:	L & M Carpentry Limited
Risk address:	Unit 9 Borers Yard Borers Arms Road Copthorne Crawley West Sussex RH10 3LH
Insured's business description:	Carpenter & Joiners
Period of insurance:	From 14th November 2020 to 13th November 2021 both days inclusive
Insurance premium:	£ 1,225.00
Insurance premium tax @ 12.0%:	£ 147.00
Policy administration fee:	£ 75.00
Total premium (including I.P.T):	£ 1,447.00
Date statement of facts completed:	29/10/2020
Insurer: All Sections	Folgate Insurance Company Limited & Aspen Insurance UK Limited
Contract number:	B1993FICB200201XB

Your insurance is underwritten & administered by APC Underwriting. APC Underwriting is a trading name of Anglo Pacific Consultants (London) Ltd registered in England and Wales No. 2852425 authorised and regulated by the Financial Conduct Authority. Firm reference number 304782.

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised signatory



Dated this 29th day of October

Special conditions &/or excesses:

Subject to minimum & deposit premium

Policy terms and conditions as per the underlying policy

Communicable Disease Exclusion

This policy excludes and does not cover any claim or loss(es), including but not limited to any physical loss, financial loss, cost or expense, injury, liability or physical damage caused by, arising out of, resulting from, contributed to by, occasioned by or resulting from, in consequence of, in any way involving, occurring concurrently or in any sequence with:

1. a Communicable Disease; or
2. the fear or threat (whether actual or perceived) of a Communicable Disease; or
3. any cost or expense incurred to clean, detoxify, remove, decontaminate, sanitise, neutralise, sterilise, monitor or test for a Communicable Disease.

For the purpose of this exclusion, "Communicable Disease" means any infectious or contagious substance:

1. including, but not limited to, a virus, disease, bacterium, parasite, pathogen, bacterial infection, viral infection, microbial infection, biological infection, or other organism or any mutation thereof, whether deemed living or not, whatever the type or strain, in whatever form or quantity; and
2. regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal;

which:

- a. can cause or threaten damage to human health or human welfare, or causes or threatens damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property insured subject to the reinsurance agreement; or
- b. is declared an epidemic or public emergency by the government, public authority, local authority or any other governing body responsible for public health; or
- c. is declared a pandemic, global viral emergency or a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation; or
- d. is notifiable to the government or a local authority under any law, order, act or statute.

If your policy includes Employers' liability cover, this exclusion will not apply to claims admissible under the Employers' liability section only.

For avoidance of doubt, no coverage extension, additional coverage, global extension, exception to any exclusion or other coverage grant, other than in respect of the cover provided under the Employers' liability section of the policy, shall afford any coverage that would otherwise be excluded by this exclusion.

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy wording.

Employers Liability	Limit of Indemnity
Employers' Liability – any one event	Not Covered
In excess of: Employers' Liability – any one event	Not Covered
Employers Liability – Primary Insurer	Details
Insurer	£ 0.00
Primary Policy Number	0

Public Liability

Public Liability - Any one event / unlimited for the period of insurance

Limit of Indemnity

£ 5,000,000.00

In excess of: Public Liability - Any one event / unlimited for the period of insurance

£ 5,000,000.00

Products Liability

Products Liability - Any one event and in the aggregate for the period of insurance

Limit of Indemnity

£ 5,000,000.00

In excess of: Products Liability - Any one event and in the aggregate for the period of insurance

£ 5,000,000.00

Public & Products Liability – Primary Insurer

Insurer

Details

Tokio Marine HCC

Primary Policy Number

TBC

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.