Office & Surgeries Package

New Business Schedule

This is the Schedule for your Office & Surgeries Package 08.2025 policy

Policy Number:		**88574149**
Insured Name		NATWASTE LTD
Postal Address:		Suite 5, Bermar House, Cannock WS11 0ET
Business Description:		Commodity Broking
Period of Insurance	**from**	**08/09/2026**
(unless otherwise stated)	**to**	**07/09/2027**; or (if earlier) the date of cancellation of this *policy* (both dates inclusive)
Renewal date		**08/09/2027**

***Policy* sections chosen by *you*:**

Section 1 Material Damage	Covered
Section 2 Business Interruption	Covered
Section 3 Employers Liability	Covered
Section 4 Public & Products Liability	Covered
Section 5 Money and Personal Accident (Assault)	Covered
Section 6 Specified All Risks	Not Covered
Section 7 Goods In Transit	Not Covered
Section 8 Equipment Breakdown	Covered
Section 9 Employment Related Accident Benefits	Not Covered
Section 10 Employee Dishonesty	Not Covered
Section 11 Virtual Medical Care	Covered
Section 12 Directors’ and Officers’ Liability	Covered
Section 13 Legal Expenses	Covered

Total Premium	**£333.05**
Insurance Premium Tax (IPT)	£39.97
Total Premium Payable	**£373.02**

Virtual Medical Care

A 'GP Consultation and Expert Case Management' service is provided for the *eligible individuals* below:

Eligible Individuals

Principals of the *business* including directors, partners or sole traders
The spouse, civil partner or their dependent (less than 18 years of age or less than 23 years of age and in full time education) of any person described above

For further details of this service, please see your *policy* wording

Endorsements applicable to the policy summary

ACT001 - Territorial Restriction Endorsement
AO015a - Subsidence Extension
AO547 - Business Cover only
AO626 - Increased Flood and Run-Off Deductible (£2,500)

Full policy endorsement wordings are noted within the schedule below

Section 1 – Material Damage

Property Insured

Location 1 NATWASTE LTD

Address United Kingdom
Suite 5, Bermar House
Rumer Hill Business Estate
Rumer Hill Road
Cannock
Staffordshire

Postcode WS11 0ET

Item and Description	Limits of Cover
1. On buildings, including fixtures and fittings therein and thereon, and walls, gates and fences	£0 (DV)
2. On shop front, for which *you* are responsible	£0 (DV)
3. On tenants' improvements, *your* property or for which *you* are responsible	£0 (DV)
4. On Computer Equipment	£32,400
5. On Deeds And Documents	£10,488
6. All other unspecified contents, including machinery, plant, and all other contents therein and thereon *your* property or held by *you* in trust for which *you* are responsible	£28,316 (DV)
7. *Rent* payable for a period not exceeding 0 months	£0

Please note: where marked 'DV' above, the *limits of cover* are subject to inflationary uplift as specified in Additional Provision 10 of this section (Reinstatement Provisions)

Contents Inner Limits

Our liability shall not exceed the following *limits of cover* for any one claim, which form part of and are not in addition to the *sums insured*

Computer system records	£25,000
Jewellery, precious stones, precious metals, bullion, furs, curiosities, antiques, rare books or works of art (in respect of any one article or collection)	£1,000
Patterns models and moulds	£10,000
Personal possessions belonging to an *insured person* (per person limit)	£1,000
Prints paintings & drawings (in respect of any one article or collection)	£2,500

Extensions:

Our liability shall not exceed the following *limits of cover* for any one claim, which form part of and are not in addition to the *sums insured*

1. Capital Additions	£500,000 or 10% of the *sum insured* for each item whichever is less
2. Emergency Services Damage	£50,000
3. Fire Extinguishing Expenses	£50,000
4. Keys and Locks	£10,000
5. Metered Water	£5,000
6. Property at Exhibitions or Trade Fairs	£2,000
7. 'Refrigerated Contents' or 'Refrigerated Drugs & Medicines'	Not Covered
8. Seasonal Increase	30% of the stock *sum insured*
9. Temporary Removal (cleaning & repair)	£10,000 or 10% of the *sum insured* for each item whichever is less
10. Theft Damage to Buildings	£50,000
11. Trace and Access	£10,000
12. Underground Services	£50,000

Material Damage Deductibles

The amounts specified below shall be deducted before each and every payment is made in respect of such loss under Section 1 of *your policy*:

Subsidence, landslip or heave (if covered)	£1,000
Water ingress	£500
Deterioration of 'refrigerated contents' or 'refrigerated drugs & medicines'	£500
Escape of Water	£750
Any other loss	£250

Section 2 – Business Interruption

Our liability shall not exceed the following *limits of cover* for any one claim, which form part of and are not in addition to the *sums insured*:

Item	**Maximum Indemnity Period**	**Sums Insured** (including costs and expenses)
1. *Gross Revenue*	12 months	£524,367
2. Increased Cost of Working	12 months	Not Covered
3. Loss of Book Debts		£26,218
Total *Sum Insured* by this Section		£550,585

Inner Limits

1. Loss arising under item 1 of this Section following damage covered under Section 8 (Equipment Breakdown)	£50,000
2. Loss arising under item 2 of this Section following damage covered under Section 8 (Equipment Breakdown)	£25,000

Extensions

1. Exhibition Expenses	£10,000
2. Murder, Suicide or Defective Sanitation	£100,000 or 10% of the total *sum insured* whichever is less
3. Prevention of Access	£100,000 or 10% of the total *sum insured* whichever is less
4. Public Utilities	£100,000 or 10% of the total *sum insured* whichever is less
5. Specified Disease	£25,000 in the aggregate in any one *period of insurance*
6. Transit	£100,000 or 5% of the total *sum insured* whichever is less
7. Unspecified Customers	£100,000 or 5% of the total *sum insured* whichever is less
8. Unspecified Suppliers	100,000 or 5% of the total *sum insured* whichever is less

Section 3 – Employers' Liability

Covered

Coverage Insured	Limits of Cover	
1. Employers' Liability	£10,000,000	*any one occurrence*

Extensions

Our liability for all amounts payable under Employers' Liability Extension 4 (Data Protection Legislation) including *legal costs* shall not exceed £1,000,000 (or the *limit of liability*, whichever is less) in the aggregate in any one *period of insurance*.

Section 4 – Public and Products Liability

Covered

Coverage Insured	Limits of Cover	
1. Public Liability	£5,000,000	*any one occurrence*
2. Products Liability	£5,000,000	*any one period of insurance*

Extensions

Our liability for all amounts payable under Public and Products Liability Extension 5 (Data Protection Legislation) including *legal costs* shall not exceed £1,000,000 (or the *limit of liability*, whichever is less) in the aggregate in any one *period of insurance*.

Public & Products Liability Excess

The amount specified here shall be deducted before each and every payment is made for third party property damage as a result of all work excluding the use of heat under the *policy*:	£250
The amount specified here shall be deducted before each and every payment is made for third party property damage as a result of work including the use of heat under the *policy*:	£250

Section 5 – Money and Personal Accident (Assault)

Property Insured	Limits of Cover for any one occurrence
1. *Money*	
i) in the premises when closed for business or unattended	
a. not contained in a locked safe or strongroom	£1,000
b. any unspecified locked safe or strongroom	£1,000
ii) in the dwelling of an *insured person*	£500
iii) in the *premises* when open for business and attended	£10,000

iv) whilst in transit including in bank night safe	£10,000
v) crossed cheques, crossed National Giro payment orders, and other non-negotiable instruments whilst in the United Kingdom	£250,000
vi) fraudulent misuse of company *credit cards*	£500

2. Personal Accident (Assault)	
i) benefits for any one occurrence	
a. death	£20,000
b. *loss of eye or loss of limb* (or loss of one or more limbs or eyes)	£20,000
c. *permanent total disablement*, other than by loss of limb(s) or eye(s)	£20,000
d. temporary *total disablement* for a maximum of 104 weeks not necessarily consecutive	£250 per week
ii) personal effects for any one occurrence	£500
a. damage to the clothing and personal effects of an insured person following assault in connection with *the business*	£500

Money Excess

The amount specified here shall be deducted before each and every payment is made under Section 5 of the *policy*:	£250

Section 6 – Specified All Risks

Not Covered

Section 7 – Goods in Transit

Not Covered

Section 8 – Equipment Breakdown

Our liability shall not exceed the following *limits of cover* for any one claim, which form part of and are not in addition to the *sums insured*:

Property Insured	**Sums Insured** (including costs and expenses)
1. *Computer Breakdown* at any of *your premises*	£32,400
2. *Equipment Breakdown* (excluding breakdown of *computer equipment*) at any of *your premises*	£28,316
Total Sum Insured by this Section	£60,716

Extensions

1. Expediting Expenses	£50,000

2. Hazardous Substances	£10,000
3. Reinstatement of Data	£25,000

Equipment Breakdown Excess

The amount specified here shall be deducted before each and every payment is made under Section 8 of the *policy*:	£250

Section 9 – Employment Related Accident Benefits (ERAB)

Not Covered

Section 10 – Employee Dishonesty

Not Covered

Section 11 – Virtual Medical Care

Covered

Eligible Individuals are provided with access to:

Virtual Medical Care
1. GP Consultation
2. Expert Case Management

Services can be accessed by telephone on +44 (0)20 3499 0658 or online at https://virtualmedicalcare.co.uk/en.

Section 12 – Directors' and Officers' Liability

Covered

Coverage Insured	Limits of Cover (including defence costs)
1. Directors' and Officers' Liability	£50,000

Total aggregate for all loss, arising out of all claims made against all *insured* persons under Section 12 of the *policy* during the *period of insurance*

The *continuity* date for this *policy* is 08/09/2026

Section 13 – Legal Expenses

Covered

	Limits of Cover
1. Employment Disputes	£100,000
2. Health & Safety Prosecutions	£100,000

3. Tax Protection	£100,000
4. Criminal Prosecution Defence	£100,000
5. Statutory Licence Protection	£100,000
6. Jury Service Allowance	£100 per day and £1,000 per claim
7. Property Disputes	£100,000
8. Disputes with Landlords	£100,000
9. Data Protection	£100,000
10. Contract Cover	£100,000

Inner Limit

Our liability for Witness Attendance Allowance, which forms part of and does not exceed the limits of cover, shall not exceed £100 per day and a maximum of £1,000 in respect of any one claim

Annual Aggregate Limit

Our total liability for all claims in any one period of insurance will not exceed	£500,000

Legal Expenses Excess

The amount specified here shall be deducted before each and every payment is made under the *policy* in respect of any claim where *you* choose to instruct an alternative *appointed representative* to the one selected by *us*	£250
The *co-insurance* amount specified here shall be deducted before each and every payment is made under this Section (other than under Item 6, Jury Service Allowance)	25%

Please see items 1, 3 and 5 of Section 13 of the policy for full details of the precautions you need to take in advance of claims arising (on Employment Disputes, Tax Protection and Statutory Licence Protection covers) under this Section.

Legal Advice and Notification of Legal Expenses Claims

You can obtain legal advice and/or notify Legal Expenses claims by telephoning the AIG Manager Protect Legal Advice Line on 01455 852053; you will need to quote your policy number. Advice can be sought on a wide range of areas of law, including employment, tax, health & safety and contract. The advice is provided by qualified HR consultants, solicitors and tax experts and is confidential and impartial. Conversations may be recorded in the interests of quality of advice and training.

If you wish to make a claim under Section 13 of the *policy you* must contact our Claims Department as soon as is reasonably practical on the above number or by writing to: The Claims Department, Vantage Protect Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA

Financial Services Compensation Scheme

We are covered by the FSCS. If *we* are unable to meet *our* financial obligations *you* may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (freephone) on 0800 678 1100 or 020 7741 4100. Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Endorsements attaching to and forming part of Office & Surgeries Package New Business Number 88574149 in the name of NATWASTE LTD

ACT001 - Territorial Restriction Endorsement

In consideration of the premium charged, it is hereby understood and agreed that this policy is amended as follows:

Notwithstanding anything to the contrary in this policy, or any appendix or endorsement added to this policy, there shall be no coverage afforded or benefit provided by this policy for any:

a) entity organized, headquartered, incorporated, registered or established in a *Specified Area*;

b) natural person or resident located in a *Specified Area*; or

c) claim, action, suit or proceeding brought or maintained in a *Specified Area*.

For purposes of this endorsement, "*Specified Area*" means:

i) The Republic of Belarus; or

ii) The Russian Federation as recognized by the United Nations (or their territories, including territorial waters, or protectorates where they have legal control; legal control shall mean where recognized by the United Nations).

Where there is any conflict between the terms of this endorsement and the terms of the policy, the terms of this endorsement shall apply, subject at all times to the application of any Sanctions clause.

If any provision of this endorsement is or at any time becomes to any extent invalid, illegal or unenforceable under any enactment or rule of law, such provision will, to that extent, be deemed not to form part of this endorsement but the validity, legality and enforceability of the remainder of this endorsement will not be affected.

AO015a - Subsidence Extension

Notwithstanding Exclusion clause (q) under Section 1 - Material Damage Exclusions *we* will cover you under Section 1 – Material Damage and Section 2 - Business Interruption for *damage* caused by subsidence, land-slip or heave excluding:

a) *damage* resulting from
   i) the settlement or movement of made-up ground
   ii) coastal or river erosion
   iii) defective design or workmanship or the use of defective materials
b) *damage* which commenced prior to the inception of this cover
c) *damage* caused when any part of the site on which the property stands is over mine-workings or an excavation
d) at any site where there has been a previous occurrence of subsidence, land-slip or heave
e) *damage* occurring as a result of demolition, construction, structural alteration or repair of any *property insured*, or as a result of ground works or excavation, at the same *premises*

A *deductible* of £1,000 shall apply to each and every loss under this extension.
This extension applies to the following locations as detailed in the Schedule:
Location 1: WS11 0ET

AO547 - Business Cover only

Cover by this *policy* is only in respect of activities directly connected with the business shown in the schedule and no other purposes.

AO626 - Increased Flood and Run-Off Deductible (£2,500)
A *deductible* of £2,500 shall apply to any claim under Section[s] 1, 2 and 6 of this *policy* arising from:

a) *flood*
b) water backing up from a sewer or drain or other natural or artificial confine
c) water run off your own or adjoining land or property
whether or not as a direct result of rainstorm, windstorm, hailstorm, hurricane, tempest, typhoon, tornado or cyclone.

For the purpose of this endorsement:

flood means the escape of water from its normal, natural or artificial confines (other than tanks, apparatus or pipes), tidal wave or any other inundation from the sea, other than tsunami, whether or not driven by wind and damage caused by water.

This *deductible* applies to the following locations as detailed in the Schedule:

Location 1: WS11 0ET

All other terms and conditions remain unaltered