

SCHEDULE



COMMERCIAL COMBINED

Policy No	GBUL/63880/24/05/2023		
Unique Ref No(s)	Property BDIR01ASEGB22A	Liability B0621P33130723	

The Insured	Sanaway Ltd		
The Premises	Unit 7 & 8 Hersham Farm Longcross Road Longcross Chertsey KT16 0DN	Unit 10 Portway Business Centre Old Sarum Salisbury SP4 6QX	
Business Description	Washroom and Sanitary Services		

Period of Insurance

Period of Insurance	From 24/05/2023 to Midnight 23/05/2024
Reason for Issue	Renewal
Policy Issue Date	24/05/2023
Effective Date	24/05/2023
Policy Wording Reference	MX Wording: Commercial Combined June 2022

Premium

Premium	£2,352.33 + IPT
Insurance Premium Tax	£282.38
Sub Total	£2,634.61
Policy Fee	£75.00
Premium + IPT + Policy Fee	£2,709.61

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Insurers (If sections shown as operative below)

Section 1, 2, 3, 4, 5, and 6 and Sections 9 and 10	Axis Specialty Europe SE
Section 7	Chaucer Insurance Company DAC
Section 8	NOT INSURED
Section 11 – Legal Expenses	ARAG plc
This policy is provided and underwritten by MX Commercial on behalf of insurers on a Non-Advised Sale basis.	

Policy Sections

Section 1 – Property Damage All Risks	Operative
Section 2 – Business Interruption All Risks	Operative
Section 3 – Business Equipment All Risks	Operative
Section 4 – 4 (a) Money & 4 (b) Personal Accident Assault Insurance	Not Operative
Section 5 – Goods In Transit	Operative
Section 6 – Terrorism	Not Operative
Section 7 – Liability Part 7 (a) – Employers Liability Part 7 (b) – Public Liability Part 7 (c) – Products Liability	Operative Operative Operative
Section 8 – Contract Works	Not Operative
Section 9 – Employee Fidelity	Not Operative
Section 10 – Loss of Licence	Not Operative
Section 11 – Commercial Legal Protection	Operative

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Policy Sections for All Premises Listed

Section 1 – Property Damage All Risks			PREMISES 1 - KT16 ODN OPERATIVE
			Unit 7 & 8 Hersham Farm Longcross Road Longcross Chertsey, KT16 ODN
Subsidence			N
Item	Declared Value	Sum Insured	Basis of Settlement (BOS)
A - Buildings			Day 1
B - Contents	£12,500	£14,375	Day 1
C – Stock In Trade		£40,000	
D – Rent			
Total Sum Insured		£54,375	

The Excess (applicable to each Premises separately) is £250.

1. Unless stated as “Indemnity” or endorsed otherwise, the Basis of Settlement in respect of Items A & B is as detailed in Section 1, Special Extensions 2, Day One Basis (Non Adjustable) of the Policy Wording.
2. Subsidence as defined in Section 1 Special Extensions 3 is applicable to each Premises only as indicated by “Y”
3. Where indicated as applicable, Subsidence is subject to a minimum excess of £1,000 each and every loss unless endorsed separately.

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Policy Sections for All Premises Listed

Section 1 – Property Damage All Risks			PREMISES 2 - SP4 6QX OPERATIVE
			Unit 10 Portway Business Centre Old Sarum Salisbury SP4 6QX
Subsidence			N
Item	Declared Value	Sum Insured	Basis of Settlement (BOS)
A - Buildings			Day 1
B - Contents	£500	£575	Day 1
C – Stock In Trade		£30,000	
D – Rent			
Total Sum Insured		£30,575	

The Excess (applicable to each Premises separately) is £250.

1. Unless stated as "Indemnity" or endorsed otherwise, the Basis of Settlement in respect of Items A & B is as detailed in Section 1, Special Extensions 2, Day One Basis (Non Adjustable) of the Policy Wording.
2. Subsidence as defined in Section 1 Special Extensions 3 is applicable to each Premises only as indicated by "Y"
3. Where indicated as applicable, Subsidence is subject to a minimum excess of £1,000 each and every loss unless endorsed separately.

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Policy Sections for All Premises Listed Continued

Section 2 – Business Interruption All Risks	OPERATIVE
Location(s)	All Locations
Indemnity Period	12 months
Subsidence	N
Item	Declared Sum Insured
A – Gross Profit	£250,000
B – Gross Revenue	
C – Additional Expenditure	
D – Book Debts	
E – Loss of Rent Receivable	£25,000

1. The Excess is £250.
2. The Basis of Settlement in respect of Item A or B is Declaration Linked as defined in Section 2 Extensions 1, unless endorsed.
3. Subsidence as defined in Section 2 Special Extension is applicable to each Premises only as indicated by “Y”

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Policy Sections for All Premises Listed Continued

Section 3 – Business Equipment All Risks			OPERATIVE
Item	Limit	Geographical Limit	Excess
1 - Laptops/Cameras/Mobile Phones	£1,500	UK	£250
2 - Laptops	£750	UK	£250

References

Geographical Limit as shown above mean either “W” Worldwide; “E” Europe or “UK” United Kingdom

Section 4 – Money & Personal Accident Assault Insurance	NOT OPERATIVE
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Section 5 – Goods in Transit Insurance	OPERATIVE
Limit	£2,500
Excess	£250

Section 6 – Terrorism Insurance	NOT OPERATIVE
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Sub-Section 7a - Employers Liability	OPERATIVE
Limit of Indemnity	£10,000,000
In respect of any claim(s) unless arising from a Terrorism or Asbestos event when the limit is £5,000,000	

Sub-Sections 7b & 7c - Public and Products Liability	OPERATIVE
Limit of Indemnity	£5,000,000
Excess	£500

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Section 8 – Contract Works	NOT OPERATIVE
Section 9 – Employee Fidelity Insurance	NOT OPERATIVE
Section 10 – Loss of Licence Insurance	NOT OPERATIVE
Section 11 – Commercial Legal Protection	OPERATIVE
Limit of Indemnity	£100,000
Voucher Code: CCCFCF1FB3B8	
Contract and Debt Recovery not included	

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ENDORSEMENTS (ALL)

PTY 014a – Electrical Inspection Exclusion
PTY 006a – Waste/Pallet Storage Exclusion
PTY 019a – Portable Heating Exclusion
PTY 018a – Minimum Physical Protections Exclusion
Floating Sums Insured
CTR 003a – Excluding Use of Heat
LBY 016a – Products Liability – Rights of Recourse Exclusion
Personal Protective Equipment Condition

ENDORSEMENTS (by Section)

Sections 1-5 Property Endorsements

<p>PTY 014a – Electrical Inspection Exclusion</p> <p>GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:</p> <p>The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind if the Insured fails to maintain a valid IEE certificate in force at all times in respect of the Premises.</p> <p>All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.</p>
<p>PTY 006a – Waste/Pallet Storage Exclusion</p> <p>GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:</p> <p>The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind resulting from or in connection with any combustible materials stored in the open unless, outside of Business Hours, such material is kept at least five meters from the Buildings.</p> <p>All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.</p>

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PTY 019a – Portable Heating Exclusion

GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:

The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind resulting from or in connection with the use of portable heating (including electric fan heaters, lighted petroleum gas and paraffin fuelled heaters) in operation on the Premises other than in office and canteen areas.

All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.

PTY 018a – Minimum Physical Protections Exclusion

GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:

The Insurer shall not indemnify the Insured against or make any payment to the Insured in respect of any loss, Damage, destruction or Consequential Loss of any kind unless the following protections are fitted to the under mentioned doors, windows and other openings (where these are under the Insured's control) and unless such protections are put into full and effective operation outside Business Hours or whenever the Premises are left unattended:

1. On the final exit door to the Premises:
 - a. timber doors to be secured by a mortice deadlock conforming to BS3621 with matching box striking plate;
 - b. aluminium and UPVC framed doors to be secured by an integral cylinder operated mortice deadlock or deadlocking multi point locking system;
 - c. on all double leaf doors, the final closing leaf to be secured by the appropriate locks detailed in a) i. or a) ii. above and on the inside of the first closing leaf, either:
 - i. two key operated security bolts; or
 - ii. two flush bolts; or
 - iii. two integral bolts, which shoot into the frame at the top or the floor at the bottom of the door;
- if any of the above doors are outward opening, then each leaf is additionally to be fitted with two hinge bolts;
2. On all other external and internal doors giving access to any part of the Premises not occupied solely by the Insured or to any adjoining premises one of the following:
 - a. by the means set out in a) above unless double leaf doors which may have the final closing leaf secured by two key operated security bolts; or
 - b. two key operated security bolts, one fitted approximately 300 millimetres from the top of the door and the other approximately 300 millimetres from the bottom of the door;

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3. On all opening basement, ground floor and other windows, fanlights, roof lights and skylights which are accessible from roofs, balconies, canopies, stairs, fire escapes or down pipes:

- a. key operated window locks with the keys removed when in operation; or
- b. solid steel bars not less than 16mm diameter and not more than 125mm apart, grouted into the masonry or securely fixed by a metal frame with screws with non return heads to the brickwork or masonry surrounding the window.

Doors and windows officially designated as a fire exit by a fire authority are excluded from the above and are to be secured internally by panic bolts or fire exit bolts (capable of opening at all times) with any additional devices being approved by the local fire prevention officer.

All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.

Floating Sums Insured

It is hereby noted and agreed that:

In respect of the Sums Insured for Stock and Contents under Section 1, Premises 1, cover shall float across the additional premises specified below:

Premises 2
Unit 10, Portway Business Centre, Old Sarum, Salisbury, SP4 6QX

ENDORSEMENTS (By Section)

Section 7 - Employers/Public & Products Liability Endorsements

CTR 003a – Excluding Use of Heat

SECTION 7 – PART B EXCEPTIONS is amended by the addition of the following:

The Insurer shall not provide indemnity against liability caused by or arising from the use of welding or flame-cutting equipment, blow lamps, blow torches, or hot air guns by the Insured or any Employee, away from the Insured's Premises.

All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.

LBY 016a – Products Liability – Rights of Recourse Exclusion

SECTION 7 EXCEPTIONS, Excepted Causes applicable to Parts B and C is amended by the addition of the following:

The Insurer shall not provide indemnity against liability caused by or arising from or contributed to by any Product Supplied which consists in whole or in part of any products, goods, components, materials or other items which have been supplied to the Insured, where the Insured has waived their rights of recovery in law against the suppliers and where such rights have not been maintained by the Insured.

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All other terms, limits, conditions and exceptions of the Policy (excluding Section 11) shall apply.

Personal Protective Equipment Condition

It is a condition of this Policy that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.