

SCHEDULE



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Policy No	GBUL/63880/24/05/2025	
Unique Ref No(s)	Property B1011GBAUL25A	Liability B0621P33130725

The Insured	Sanaway Ltd	
The Premises	Unit C1b-6 & 7 Fair Oaks Airport Surrey GU24 8HU	Unit 2 Bear Court Roentgen Road Basingstoke Hants RG24 8QT
Business Description	Washroom and Sanitary Services	

Period of Insurance

Period of Insurance	From 24/05/2025 to Midnight 23/05/2026
Reason for Issue	Renewal
Policy Issue Date	23/05/2025
Effective Date	24/05/2025
Policy Wording Reference	MX Wording: Commercial Combined June 2022

Premium

Premium	£3,489.00 + IPT
Insurance Premium Tax	£418.68
Sub Total	£3,907.68
Policy Fee	£100.00
Premium + IPT + Policy Fee	£4,007.68

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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 - GU24 8HU OPERATIVE
			Unit C1b-6 & 7 Fairoaks Airport Surrey GU24 8HU
Subsidence			N
Item	Declared Value	Sum Insured	Basis of Settlement (BOS)
A - Buildings			Day 1
B - Contents	£13,781	£15,848	Day 1
C – Stock In Trade		£42,000	
D – Rent			
Total Sum Insured		£57,848	

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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Section 1 – Property Damage All Risks			PREMISES 2 - RG24 8QT NOT OPERATIVE
			Unit 2 Bear Court Roentgen Road Basingstoke Hants, RG24 8QT
Subsidence			N
Item	Declared Value	Sum Insured	Basis of Settlement (BOS)
A - Buildings			Day 1
B - Contents	£551	£634	Day 1
C – Stock In Trade		£32,104	
D – Rent			
Total Sum Insured		£32,737	

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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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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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 “U” 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

Section 8 – Contract Works	NOT OPERATIVE
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Section 9 – Employee Fidelity Insurance	NOT OPERATIVE
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Section 10 – Loss of Licence Insurance	NOT OPERATIVE
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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>
<p>PTY 019a – Portable Heating Exclusion</p> <p>GENERAL POLICY EXCEPTIONS (applicable to Sections 1 to 6 inclusive) shall be amended by the addition of the following:</p>

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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;
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

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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 2, Bear Court, Roentgen Road, Basingstoke. Hants. RG24 8QT

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.

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

Personal Protective Equipment Condition

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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.

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How to make a complaint (AXIS Managing Agency Limited)

We aim to provide you with a high standard of service at all times, although we appreciate that there may be occasions where you feel it is necessary to make a complaint.

If you wish to make a complaint, you can do so at any time by referring the matter to either us or the Complaints team at Lloyd's.

Our contact details are as follows:

Complaints
AXIS Managing Agency Limited
52 Lime Street
London
EC3V 9AH
Tel: 020 7050 9000
Fax: 020 7050 9001
E-mail: complaints@axiscapital.com

The contact details for the Complaints team at Lloyd's are as follows:

Complaints
Lloyd's
One Lime Street
London
EC3M 7AF
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint - How We Can Help', which is available from www.lloyds.com/complaints. Alternatively, you can ask Lloyd's for a copy of this leaflet using the contact details shown above.

If you are dissatisfied with the outcome of your complaint, you may have the right to refer it to an alternative dispute resolution body.

If you live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 (calls to this number are free from 'fixed lines' in the UK)
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)
Email: complaint.info@financial-ombudsman.org.uk

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG.
Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.
Fax +44 1534 747629.

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POLICYHOLDER COMPLAINTS PROCEDURE (Chaucer Insurance Company DAC)

Complaints Procedure

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.

If You have any questions or concerns about the policy or the handling of a claim please contact Your broker through whom this policy was arranged.

If You wish to make a complaint in respect of your policy, You can do so at any time by referring the matter to:

Complaints Manager
MX Commercial
Little Braxted Hall
Little Braxted
Witham
CM8 3EU

If You wish to make a complaint in respect of a claim, You can do so at any time by referring the matter to:

Phil Humphreys
ICAS
Suite 12
57 Frederick Street
Birmingham
B1 3HS

Email : icasbirmingham@icas-uk.com

If You are a resident of the United Kingdom or a United Kingdom policyholder and remain dissatisfied after We have considered Your complaint, or You have not received a decision by the time We have taken eight (8) weeks overall to consider Your complaint, You can refer Your complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a 'fixed line', for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44(0)20 7964 1000

Fax Number: +44(0)20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

Alternatively, if You are a resident of the Republic of Ireland or a Republic of Ireland policyholder and remain dissatisfied after We have considered Your complaint, or You have not received a decision by the time We have taken eight (8) weeks overall to consider Your complaint, you can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin D02 VH29
Ireland

Telephone: +353 1 567 7000

Email: info@fspoi.ie

Website: www.fspoi.ie

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The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR schemes for Chaucer Insurance Company DAC are the Financial Ombudsman Service and the Financial Services and Pensions Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

The complaints handling arrangements above are without prejudice to Your rights in law.

Chaucer Insurance Company Data Protection Notice

Who we are

We are Chaucer Insurance Company DAC Your Insurer as named in Your Schedule. Our registered office is 38 & 39 Baggot Street Lower, Dublin DO2 T938, Ireland.

We provide insurance services to businesses and individuals. The services are provided indirectly through managing general agents, brokers and intermediaries.

We use the words Personal Data to describe information about You, and from which You are identifiable.

For the purpose of the General Data Protection Regulation (the GDPR), We are a data controller.

Please note that any information provided to Us will be processed by Us, Our underwriters and Our agents in compliance with the provisions of Data Protection legislation for the purposes of providing insurance and handling claims, if any, which may necessitate providing information to third parties.

We respect Your rights in respect of the data We hold on You. We will act without unnecessary delay in dealing with Your data access requests.

In respect of the personal data We hold on You.

You have the right to access, erasure, rectification, restriction, portability and objection.

What Personal Information do We collect from You?

You may give Us Personal Data by corresponding with Us or through Our managing general agents, claims handling service providers, other intermediaries, brokers or agents, by phone, e-mail or otherwise. We ask You to disclose only as much information as is necessary to provide Our products or services or to submit a question/suggestion/comment in relation to Our website.

What information about You do We obtain from others?

We obtain the information You provide through Our managing general agents, claims handling service providers, brokers and/or intermediaries.

Chaucer Insurance Full Privacy Notice

Our full privacy notice explains in more detail the types of information We hold, how it is used, who We share it with and how long it is kept. It also informs You in more detail of the rights You have regarding Your Personal data. You can get this detail by viewing Our notice online at: www.chaucerplc.com/privacy-cookie-policy/ or if You are unable to access this website, details can be obtained by contacting The Data Protection Officer, Chaucer Insurance Company DAC, 38 & 39 Baggot Street Lower, Dublin DO2 T938, Ireland.

Regulatory Information

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin DO2 T938, Ireland (number 587682).

Chaucer Insurance Company Designated Activity Company UK Branch (No. BR019729) is a branch of Chaucer Insurance Company Designated Activity Company, authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority.

Section 3 Legal Expenses

Please see Page 58 of your policy wording for details of the ARAG Complaints procedure.

