

COMBINED LIABILITY INSURANCE RENEWAL SCHEDULE

Please read this policy schedule in conjunction with the policy wording. Should you have any queries or if any aspect of the Policy does not meet with your requirements, please contact your Insurance Broker or Intermediary who you arranged this Insurance with. Please keep this schedule safely with your Policy document.

Insured	Economic Skips Limited
Risk Address	Mercury Way, London, SE1 5UR
Contract Number	B088019PENCCA
Policy Number	OXY0897
Our Reference	ECONO-1
Effective Date	26 March 2019
Date of Issue	25 March 2019
Reason for Issue	Renewal
Business Description	Skip Hire & Waste Transfer Station

Period of Insurance	
From	26 March 2019 Local Standard Time
To	25 March 2020 Local Standard Time
Both Days Inclusive at the Address of the Insured	

About Your Insurers

This policy is underwritten by:

Sections A to C, these sections are underwritten by Argo Direct Limited (registration number 4019569), registered in England and Wales at Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.
 Covéa Insurance plc (registration number 613259), registered in England and Wales at Norman Place, Reading, RG1 8DA
 Section D – Legal Expenses is underwritten by AmTrust Europe Limited (registration number 1229676), registered in England and Wales at Market Square House, St James's Street, Nottingham, NG1 6FG

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority.

ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998.

Covea Insurance plc and AmTrust Europe Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Authorised on behalf of Insurers by:



Bennett Gould & Partners Ltd
 Rennie House, 57-60 Aldgate High Street, London EC3N 1AL
 25 March 2019

Section A – Employers’ Liability - INSURED

Limit of Indemnity	GBP 10,000,000 Any one occurrence including costs and expenses but limited to GBP 5,000,000 any one occurrence including costs and expenses in respect of Terrorism	
Description	Annual Wage Estimates	
▪ Clerical and/or Managerial (non manual)	GBP	324,000
▪ Manual Employees – Premises	GBP	428,000
▪ Drivers	GBP	891,000

Section B – Public Liability - INSURED

Limit of Indemnity	GBP 5,000,000 Any one occurrence or series of occurrences (including claimants' costs, fees and expenses) arising from one originating cause. In respect of Liability arising out of Pollution this limit applies to the total amount of damages (including claimants' costs, fees and expenses) payable in respect of all occurrences during the Period of Insurance.	
Premises of the Insured		Covered
Bona Fide Sub Contractors	GBP	Not Applicable
UK Turnover	GBP	5,562,000

Section C – Products - NOT INSURED

Applicable Excess(es) for Sections B and C:

GBP 1,000 each and every claim in respect of Third Party Property Damage

GBP 1,000 each and every claim in respect of Third Party Bodily Injury

Applicable Endorsements

L1 - Bona Fide Sub-Contractors Clause

It is a condition precedent to the liability of Insurers hereon that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the Insured as principal

It is a further condition precedent to the liability of Insurers that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the

assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

L21 - Waste Disposal Condition

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

L30 - Personal Protective Equipment Condition

It is a condition precedent to the liability of Underwriters 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.

L35 - Products Exclusion (Applicable to Section C)

It is hereby understood and agreed that this Policy does not indemnify the Insured for Products Liability including all liability for goods and services supplied.

L36 - Toxic/Hazardous Goods Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with the carriage, dumping or disposal of toxic, corrosive, explosive and/or hazardous goods by the Insured.

L38 - Skip Hirers Condition

It hereby understood and agreed that the following condition precedent applies to Section 9 of this Insurance:

It is a condition precedent to the liability of Insurers hereon that when skips are left by the Insured on the public highway:

- The Insured will comply with all current Local Authority requirements.
- Skips will be lit during the hours of darkness.

L46 - Landfill Sites Exclusion

Underwriters 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.

L50 - Fork-Lift Truck Condition

It is a condition precedent to liability under this Policy that the use of fork-lift trucks is subject to the following procedures:

1. operatives must be at least 18 years of age
2. operatives must
 - a) complete a training course in the safe use of fork-lift trucks through an Accredited Training Provider belonging to one of the five accrediting bodies as recognised by the Health & Safety Executive and
 - b) complete a refresher course within 5 years of the initial training programme and
 - c) the Insured must retain appropriate documentation verifying completion thereof.

L93 - Health and Safety Policy Condition

It is a condition precedent to the liability of underwriters that the Insured has an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by, all employees.

L117A - Hazardous Waste Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from the collection and/ or processing of toxic, notifiable or dangerous waste, and/ or clinical waste, as

defined in the Hazardous Waste (England & Wales) Regulations 2005, The Hazardous Waste (Northern Ireland) Regulations 2005 and The Special Waste Amendment (Scotland) Regulations 2004.

L119- Public Access Condition Precedent

It is a condition precedent to the liability of Underwriters that access to the trade premises by members of the general public, other than third party waste carriers, is prohibited.

L154 - Waste Transfer Station Conditions

This policy is subject to the following Conditions and Exclusions –

Underwriters 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:

- a) The processing of Industrial waste as defined by the Environmental Protection Act 1990
- b) The processing of toxic, notifiable or dangerous waste, and/or clinical waste as defined in the Hazardous Waste (England & Wales) Regulations 2005, The Hazardous Waste (Northern Ireland) regulations 2005 and the Special Waste Amendment (Scotland) regulations 2004
- c) The dismantling or retrieval of parts by anyone other than the Insured’s own employees
- d) The operation or ownership of any Incinerator for the purposes of Waste Burning
- e) The use of any dog in connection with the business unless it is kept under physical restraint and (if not tethered or confined) under the control of a competent handler
- f) Access to the site by the General Public

All other Terms, Conditions and Limitations as per the Policy Wording.

Section D – Legal Expenses NOT INSURED

Premium

	Minimum and Deposit		IPT at 12%		Total Premium	
Section A:	GBP	13,410.71	GBP	1,609.29	GBP	15,020.00
Premium for Section A Adjustable at the following Rates:						
Section B:	GBP	4,000	GBP	480.00	GBP	4,480.00
Section C:	GBP	0.00	GBP	0.00	GBP	0.00
Section D:	GBP	0.00	GBP	0.00	GBP	0.00
Premium for Sections B and C Adjustable at the following Rates:						
Total:	GBP	17,410.71	GBP	2,089.29		19,500.00
					Policy Fee	0.00
					GBP	19,500.00

Subject to adjustment as per the Policy Wording
 All Premiums are Minimum & Deposit