

## Financial Risks Insurance Miscellaneous (Civil) Policy Schedule

<b>Policy number:</b>	00023478PIC	<b>Policy wordings reference:</b>
		PBNUFRZ0520
<b>Period of insurance:</b>	From: 00:00 on 03/02/2021	To: 24:00 on 02/02/2022
<b>Agent:</b>	ADV/CC Insurance Services Ltd t/as Aynsley Insurance Brokers	
<b>Insured:</b>	Safety First Group Ltd	
<b>Registered Address:</b>	566 Etruria Road Newcastle Under Lyme ST5 0SU United Kingdom	
<b>Business:</b>	Health And Safety Consultancy	

Section	Status
Professional Liability	Operative
Directors & Officers Liability	Not Operative
Crime	Not Operative
Corporate Legal Liability	Not Operative
Pension Trustees Liability	Not Operative
Cyber Liability	Operative
Contents	Not Operative
Buildings	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers' Liability	Operative
Public / Products Liability	Operative
Legal Expenses	Operative

<b>Policy Premiums:</b>	<b>Annual</b>
Total (excluding Insurance Premium Tax)	£ 2,991.60
Insurance Premium Tax @ 12%	£ 359.00
Total (including Insurance Premium Tax)	£ 3,350.60

<b>Section Professional Liability</b>	
Limit of indemnity	£ 5,000,000 any one claim
Retroactive date	None/Unlimited unless stated otherwise by endorsement.
Geographical limit	Worldwide excluding USA and Canada unless otherwise stated by endorsement
Jurisdiction	Worldwide excluding USA and Canada unless otherwise stated by endorsement

<b>Section Cyber Liability</b>	
Limit of indemnity	£ 250,000 any one claim and in the aggregate
Retroactive date	01/01/2016

<b>Section Employers' Liability</b>	
Limit of indemnity	£ 10,000,000

<b>Section Public and products Liability</b>	
Limit of indemnity	£ 5,000,000

<b>Section Legal Expenses</b>	
Limit of indemnity	£100,000 any one claim

Please refer to the policy wording for sub-section limits

**Schedule of Endorsements**

Reference:	Endorsement Title	Applicable to Section
BNURET	O002 Condition: Retroactive date amended	Professional Indemnity
FFF048	- Inclusion: Costs for criminal proceedings	Professional Indemnity

**BNURETRO002 Condition: Retroactive date amended**

It is hereby noted and agreed that the **retroactive date** applied to the Professional Indemnity cover under this **policy** is amended to read **01/01/2016**. **We** will not be liable for any **claim**, liability, loss or **defence costs** arising from any act committed, or alleged to have been committed, prior to this **retroactive date**.

Further, any conflicting **retroactive date** contained elsewhere in this **policy** is deleted and replaced by the date stated above.

**FFF048**

**Inclusion: Costs for criminal proceedings**

The following clause is incorporated in and forms part of the **section** - Professional Liability.

**We** will indemnify **you** for any reasonable costs and expenses incurred with **our** prior written consent for the defence of any proceedings first brought against **you** during the **period of insurance** and notified to **us** during the **period of insurance** under the:

- a) Occupiers Liability Act 1957; and/or
- b) Planning (Hazardous Substances) Act 1990; and/or
- c) the Health and Safety at Work etc Act 1974; and/or
- d) the Health and Safety at Work (Northern Ireland) Order 1978; and/or
- e) the Construction (Design and Management) Regulations 1994; and/or
- f) similar or successor legislation to that detailed in a) to e) above but only where in our reasonable opinion, defending such proceedings could protect you against any claim or potential claim arising from professional practice undertaken by you.

Furthermore the 'Fines, penalties, punitive or multiple or exemplary damages' exclusion is deleted and restated as follows:

**Fines, penalties, punitive, multiple or exemplary damages**

any fines, penalties, punitive, multiple or exemplary damages or prosecution costs where such have been identified separately within any award of any court or tribunal.

**FFF014 Definition - Business Services General definitions and interpretation** The definition of **Business Services** is hereby deleted and replaced with the following: Business services means those professional services provided for a client directly relating to Occupational Hygiene Consultancy, Legionella Consultancy and Control Services, Health and Safety Consultancy and Training Services. It is agreed that **we** will not deny indemnity hereunder if **you** should change **your** name and there is no other change that materially alters the risk.

<b>Policy excesses</b>	
<b>Section:</b>	<b>Amount of Excess</b>
Professional Liability	£ 1,000 each and every claim
Cyber Liability	£ 500 each and every claim
Employers' Liability	£ 0 N/A
Public / Products Liability	£ 250 any one occurrence
Legal Expenses	£ 0 each and every claim