

Tradesman & Professionals Package

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Tradesman & Professionals Package Policy Version 4.0.

Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue: Renewal
Policy Number: TP1026699
Insurer Reference: RG BDX 7087346
Period: From 23/09/2023 to 22/09/2024
Broker: Radius Insurance Solutions (Sheffield)

Insured Details:

Insured: Evermoves Removals and Waste Clearance Limited

Postal Address:

Business: House Clearance

Policy Premium:

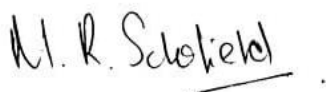
Insurance Premium Tax (at the prevailing rate):

Total Premium:

Underwriting Fee charged by Q Underwriting:

Total Payable:

Signed on behalf of Q Underwriting

A handwritten signature in black ink that reads 'M. R. Schofield' with a horizontal line underneath.

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 9 only, Market International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£903.77
Public & Products Liability	Insured	£903.21
Contract Works	Not Insured	£0.00
Own or Hired Plant	Not Insured	£0.00
Tools & Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Professional Indemnity	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000 any one Occurrence
2a. Public Liability	£5,000,000 any one Occurrence
2b. Products Liability	£5,000,000 in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contract Works

Cover	Sum Insured
3a Contract Works	Not Insured Not Insured

Excess: Please refer to Endorsements Applicable

Section 4 Own & Hired Plant

Cover	Sum Insured
Contractors Plant	Not Insured Not Insured
Hired In Plant	Not Insured Not Insured

Excess: Please refer to Endorsements Applicable

Section 5 Tools & Transit

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Excess for each claim	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

Section 6 Property Damage All Risks

Cover	Sum Insured
Business Equipment	Not Insured
Stock in Trade	Not Insured

Excess: £250 applicable to each and every loss.

Section 7 Business Interruption All Risks

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increase Cost of Working	Not Insured	

Section 8 Professional Indemnity

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Not Insured

Policy Endorsements applicable

Endorsements applicable to Sections 1 & 2:

viii - Third Party Property Damage Excess applies

You will be responsible for the first £ 500 of each claim for Damage to property

9 - Property Being Worked Upon Exclusion

We shall not be liable in respect of Damage to property being worked upon if the Damage arises from such work.

20 - Haulage (Contamination) Exclusion applies

We will not be liable in respect of Damage to property caused by or in connection with the wrongful delivery of or the contamination in transit of any load by the Insured.

25 - Height Limit (15 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

48 - Waste Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the:

- a. collection, carriage, handling, processing, storage and/or disposal of:
 - i. toxic, notifiable or dangerous waste, and/ or clinical waste, as defined in the Hazardous Waste (England & Wales) (Amendment) Regulations 2016, The Hazardous Waste (Amendment No.2) Regulations (Northern Ireland) 2015 and The Special Waste Amendment (Scotland) Regulations 2004.
 - ii. all other waste (other than asbestos or materials containing asbestos fibres as set out in the Asbestos Exclusion) unless You can prove that You:
 1. hold a license for the collection, handling or disposal of waste
 2. dispose waste at a licensed refuse site in accordance with the terms of such licence
- b. operation or ownership of waste transfer stations or material recovery facilities

64 - Damage to Property in Care, Custody or Control Exclusion applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with Damage to property in the Insured's care custody or control.

Endorsements applicable to Sections 3 & 4:

None

Endorsements applicable to Sections 5, 6, 7, 8 & 9:

None