

DUAL

**engineering
protect**

policy schedule



Engineering Protect

Schedule – Umbrella Limits Basis

| | | | |
|--------------------------------|---|-------------|--|
| Policy Number: | SZ/18839120 /58208 | | |
| Insured: | SES Engineering (Newark) Ltd | | |
| Correspondence Address: | Roewood Farm Winkburn Newark Nottinghamshire NG22 8PG | | |
| Business Description: | Machinery & Plant Servicing, Engineering, Fabrication and Installation including electricians | | |
| Period of Insurance: | From: | 12 May 2022 | |
| | To: | 11 May 2023 | |
| Renewal Date: | 12th May | | |
| Annual Premium: | Insurance Premium: | £7,050.34 | |
| | Insurance Premium Tax: | £846.04 | |
| | Underwriting Fee: | £150.00 | |
| | Total: | £8,046.38 | |

Sections Operative

| | |
|--|---------------|
| 1. Property Damage All Risks | Operative |
| 2. Money | Non-Operative |
| 3. Business Interruption All Risk | Operative |
| 4. Specified All Risks | Non-Operative |
| 5. Public and Products Liability | Non-Operative |
| 6. Employers' Liability | Non-Operative |
| 7. Personal Accident | Non-Operative |
| 8. Goods in Transit | Operative |
| 9. Computers | Operative |
| 10. Legal Expenses | Operative |
| 11. Directors & Officers | Non-Operative |
| 12. Terrorism | Non-Operative |
| 13. Theft by Employee and Fidelity Insurance | Non-Operative |
| 14. Engineering Inspection Contract | Non-Operative |



Effective Date: 12 May 2022
Reason For Issue: Renewal
Wording Reference: ACOMSC1301_9 09.20
Date of Issue: 10 May 2022
Issued By: Lauren Bacon

DUAL Underwriting Limited has merged with DUAL Corporate Risks Limited effective 1 October 2017, any reference in this document, the **policy** wording or any other document issued by **us** to **you** will be deemed to include DUAL Corporate Risks Limited (also trading as DUAL Oliva) and vice versa. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority No. 312593. Registered in England and Wales No. 4160680, registered office: Bankside House, 107 Leadenhall Street, London, EC3A 4AF

Section 1 – Property Damage All Risks – Operative

The values shown below represent the Declared Values at risk for each location shown. The maximum liability of the Company under this Section however is as stated under the Limit of Liability below.

Property Insured - Cover

| | Declared Value | Limit of Liability |
|--|----------------|-----------------------|
| Item 1- Buildings | See below | £0 |
| Premises: | | |
| 1. Roewood Farm Winkburn Newark Nottinghamshire NG22 8PG | Nil | |
| Item 2a- Stock of Non-Ferrous Metals | £3,000 | } Combined £2,000,000 |
| Item 2b- Other Stock, Work in Progress and Goods in Trust | £174,444 | |
| Item 2c- Tenant's Improvements | £100,000 | |
| Item 2d- Machinery, Plant and All Other Contents (excluding computers) | £350,000 | |

This section automatically extends to include Moulds, Tools and Dies of which you own or are responsible for within your premises, in transit or located at any other premises within the United Kingdom. The limit of liability any one claim for this extension is £250,000

Extension – Subsidence

Premises:

| | |
|--|-----------|
| 1. Roewood Farm Winkburn Newark Nottinghamshire NG22 8PG | Operative |
|--|-----------|

Section 2 – Money – Not Operative

Section 3 – Business Interruption All Risks – Operative

| Items Covered - Cover | Declared Value | Limit of Liability |
|---|----------------|--------------------|
| Item 1- Estimated Gross Profit (Over Maximum Indemnity Period) | £2,175,000 | £3,000,000 |
| Maximum Indemnity Period | 12 Months | |
| Item 2- Estimated Gross Rent (Over Maximum Indemnity Period) | Not Applicable | |
| Maximum Indemnity Period | Not Applicable | |
| Book Debts Extension | Not Applicable | £250,000 |
| Additional Increased Cost of Working Extension | Not Applicable | £100,000 |

Premises:

1. Roewood Farm
Winkburn
Newark
Nottinghamshire
NG22 8PG

Extension – Subsidence

Premises:

- | | |
|--|-----------|
| 1. Roewood Farm Winkburn Newark Nottinghamshire NG22 8PG | Operative |
|--|-----------|

Section 4 – Specified All Risks – Not Operative

Section 5 – Public and Products Liability – Not Operative

Section 6 – Employer's Liability – Not Operative

Section 7 – Accident – Not Operative

Section 8 – Goods In Transit – Operative

| Cover | Limit of Liability |
|----------------------------|---|
| Maximum any One Occurrence | £50,000 |
| Territorial Limits | Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands and the European Union, including sea or air transits between these territories |

Section 9 – Computers – Operative

| Property Insured/Cover | Declared Value | Limit of Liability |
|--|----------------|--------------------|
| Cover 1- Material Damage All Risks Including Breakdown | See below | £500,000 |
| Computer Equipment Including Auxiliary Equipment (but excluding Portable Computer Equipment) | £6,000 | |
| Portable Computer Equipment | Nil | |
| Cover 2- Computer Media – Reinstatement of Data | | £25,000 |
| Cover 3- Additional Expenditure | | £25,000 |
| Maximum Indemnity Period | 12 Months | |
| Cover 4- a) E Risks – Seek & Destroy | | £5,000 |
| Cover 4- b) E Risks – Malicious Code or Attack | | £15,000 |
| Excess | £250 | |

Section 10 – Legal Expenses – Operative

| Cover | Limit of Indemnity |
|---|----------------------------------|
| 1 Employment disputes (including Employment Defence, Compensation Awards, Employment Service Occupancy and Breach of Restrictive Covenant) | £100,000 |
| 2 Taxation proceedings | £100,000 |
| 3 Criminal prosecution defence | £100,000 |
| 4 Damage to premises | £100,000 |
| 5 Data protection | £100,000 |
| 6 Commercial tenancy agreement | £100,000 |
| 7 Licence protection | £100,000 |
| 8 Pension Trustee Defence | £100,000 |
| 9 Employee’s Civil Defence | £100,000 |
| 10 Personal injury | £100,000 |
| 11 Jury service allowance | £100 per day up to £5,000 |
| 12 Contract Disputes (below small claims limit) | £50,000 |

Annual Turnover £0

Master Policy Reference **36769**

Allianz Legal Online Registration Code **ALP7CF3994A9** Access to Allianz Legal Online website www.allianzlegal.co.uk providing support in producing legal paperwork. Click on the ‘register now’ box and enter the Registration Code.

Section 11 – Directors & Officers – Not Operative

Section 12 – Terrorism – Not Operative

Section 13 – Theft by Employee and Fidelity Insurance – Not Operative

Section 14 – Engineering Inspection Contract – Not Operative

Description of Estimate applicable to Sections 5 and 6 (if in force)

| Description | Estimates | |
|---|------------------|-----------|
| Wagerolls | | |
| Clerical | £ | Nil |
| Manual (including Labour only Sub-contractors at the premises) | £ | Nil |
| Work Away (including Labour only Sub-contractors) | £ | Nil |
| Heat Work Away (including Labour only Sub-contractors) | £ | Nil |
| Bona Fide Sub-Contractors | £ | Nil |
| Turnover | | |
| Within UK | £ | Nil |
| Within EC | £ | Nil |
| Within USA/Canada | £ | Nil |
| Elsewhere in the World | £ | Nil |
| Gross Profit | £ | 2,175,000 |



General Conditions and Endorsements

Policy Number: SZ/18839120 /58208

General Conditions Operative – see Policy for details

104 Work Away Exclusion Clause (PL)

The indemnity provided under Section 5 (Public & Products Liability) will not apply to legal liability arising out of manual work (other than the collection or delivery of goods) or the supervision thereof away from the Insured's premises.

109 Exclusion of Products Exported to USA

Where exports to the USA are not declared to the Insurer Exclusion 14 below is added to Section 5 (Public & Products Liability):-

Exclusion 14

Cover for products knowingly exported directly or indirectly to the United States of America or Canada is deleted from this policy.

119 Additional Increased Cost of Working Amendment Clause

The limit under the **Additional Increased Cost of Working** clause under Section 3 – Business Interruption All Risks- is increased to £100000

Machinery Basis of Settlement Condition

Basis of Settlement Adjustment 5) 'Indemnity Basis - Contents' applies to item 2d) Machinery Plant and All Other Contents.

Notice of Interest

The interest of Max Shelbourn t/as Shelbourn Plant is noted as owner of all Machinery & Plant covered under the policy.



Unattended Machinery and Plant exclusion

It is a condition precedent to liability for Damage by fire or explosion that all machinery and plant used for any manufacturing and/or processing purpose, whether owned, leased or hired-in by the Insured, shall not be left in operation when the Premises are Unattended.

Unattended shall mean any period during which none of the Insured or any partner, director or employee of the Insured are on the Premises and in a position to keep such machinery and plant under observation.

Accident

The definition of Accident in the Computer Section is amended as follows

Paragraph D. ii is deleted and replaced with the following

ii the exercise by any public or Police authority of its powers for the sole purpose of safeguarding life or property other than where such actions or advice are directly or indirectly caused by or arise from any infectious or contagious disease

Portable Electric Heater Condition

Portable Electric Heater Condition

It is a condition precedent to liability for Damage by Fire or explosion that:

A) The Insured must maintain an area of at least 1 metre around the portable electric heater clear of all combustible materials.

B) The portable electric heater must be turned off when the premises are unattended.



111 Subsidence, Ground Heave and Landslip

Section 1 – Property Damage All Risks is amended as follows

Subject to the undernoted Special Condition, Cover exclusion 4.a. is amended to read :

- a. subsidence, ground heave or landslip
 - i. in respect of walls, gates, fences, roads, car parks, yards, paved areas, pavements, footpaths and other surfaced areas unless covered by this Section and a building covered by this Section is Damaged by the same cause at the same time
 - ii. resulting from:
 - a. the settlement or movement of made-up ground
 - b. coastal or river erosion
 - c. defective design or workmanship or the use of defective materials
 - iii. which commenced prior to the inception of this cover
 - iv. occurring as a result of demolition, construction, structural alteration or repair of any Property, or as a result of groundwork's or excavation, at the same Premises
 - v. the first £1,000 for each and every loss

Special Condition

Unless the Insurer agrees in writing, cover shall be avoided where demolition, construction, groundworks or excavation on the same Premises or on any adjoining site increases the risk of Damage.

Subsidence, Ground Heave and Landslip

Section 3 – Business Interruption All Risks is amended as follows

Subject to the undernoted Special Condition, Cover exclusion 4.a. is amended to read :

- a. subsidence, ground heave or landslip
 - i. in respect of walls, gates, fences, roads, car parks, yards, paved areas, pavements, footpaths and other surfaced areas unless covered by this Section and a building covered by this Section is Damaged by the same cause at the same time
 - ii. resulting from:
 - a. the settlement or movement of made-up ground
 - b. coastal or river erosion
 - c. defective design or workmanship or the use of defective materials
 - iii. which commenced prior to the inception of this cover
 - iv. occurring as a result of demolition, construction, structural alteration or repair of any Property, or as a result of groundworks or excavation, at the same Premises
 - v. the first £1,000 for each and every loss



Special Condition

Unless the Insurer agrees in writing, cover shall be avoided where demolition, construction, groundworks or excavation on the same Premises or on any adjoining site increases the risk of an Event.

DUAL Corporate Risks Limited
1 Creechurch Place,
London EC3A 5AF
+44 (0)20 7337 9888
comm.dualunder@howdengrp.com
www.dualoliva.com



Your Invoice

Russell Scanlan Ltd
Wellington House 15 Wellington Circus Nottingham Nottinghamshire NG1 5AJ

Transaction Number: A22B0133/188376/LBR
10 May 2022

| | |
|---------------------------|------------------------------|
| Client Number | 58208 /31253 |
| Policyholder | SES Engineering (Newark) Ltd |
| Class of Insurance | Engineering Protect |
| Insurance Period | 12 May 2022 to 11 May 2023 |
| Next Renewal Date | 12 May 2023 |

Statement of Price

| | | |
|--|---------------------|-----------------|
| Premium excluding taxes fees and charges | GBP | 7,050.34 |
| Insurance Premium Tax Applicable | GBP | 846.04 |
| Your Commission | GBP | 0.00 |
| Our Underwriting Fee | GBP | 150.00 |
| Total Price | GBP | 8,046.38 |
| Payment Due Date | 11 June 2022 | |

The premium is due by the date shown above. If payment is not received by DUAL Corporate Risks Limited by this date, insurance cover for your client may cease or be reduced.

In relation to this policy, we are pleased to confirm that we will hold any insurance monies as agent of the insurer.

DUAL Corporate Risks Limited
1 Creechurch Place,
London EC3A 5AF
+44 (0)20 7337 9888
comm.dualunder@howdengrp.com
www.dualoliva.com



Remittance Advice

FAO: CASHIERS

DUAL Corporate Risks Limited
1 Creechurch Place,
London
EC3A 5AF

Transaction Number: A22B0133/188376/LBR

Date: 10 May 2022

| | |
|---------------------------|------------------------------|
| Client Number | 58208 /31253 |
| Policyholder | SES Engineering (Newark) Ltd |
| Class of Insurance | Engineering Protect |
| Insurance Period | 12 May 2022 to 11 May 2023 |
| Amount Due* | GBP 8,046.38 |
| Payment Due Date | 11 June 2022 |

* Not including any service charge for instalments.

I am arranging for payment to be made by bank transfer. Please quote your client number (printed above) with the payment.

| | |
|------------------------------|--|
| Dual Corporate Risks Limited | HSBC Bank plc, 8 Canada Square, Canary Wharf, London E14 5HQ |
| Account Number: | 84595181 |
| Sort Code: | 40-05-30 |
| IBAN: | IBAN GB54 MIDL 4005 3084 5951 81 |