

# Liability Insurance Schedule

---

## Self Assured Underwriting Agencies Limited

Form SAUA PLPS 01/20

# Schedule

1.1	<b>Policy Number:</b>	SALSALIA/R224017/0693/22	
1.2	<b>Wording:</b>	Liability Insurance Policy (SAUA General PLPW1220)	
1.3	<b>Insured:</b>	All Star Removals & Storage Limited	
1.4	<b>Insured Address:</b>	Unit 1 Gillibrands Business Park, Grimrod Place, Skelmersdale, Lancashire, WN8 9UU	
1.5	<b>Period of Insurance:</b>	From: 10 January 2022 To: 9 January 2023 Both dates inclusive Local Standard Time at the address stated above	
1.6	<b>Business:</b>	Removal and storage contractor	
1.7	<b>Limit of Liability:</b>	<b>Employers Liability:</b>	GBP 10,000,000 any one <b>Occurrence</b> , including defence costs and expenses
		<b>Public Liability:</b>	GBP 2,000,000 any one <b>Occurrence</b> , defence costs and expenses in addition
		<b>Products Liability:</b>	GBP 2,000,000 any one <b>Occurrence</b> and in the aggregate, defence costs and expenses in addition
1.8	<b>Excess:</b>	Property Damage GBP 250 each and every <b>Occurrence</b>	
1.9	<b>Premium:</b>	<b>Employers Liability</b>	GBP 208.00
		Adjustable on clerical Employees at:	0.200%
		Adjustable on all other Employees at:	0.392%
	<b>Public/Products Liability</b>	GBP 364.00	
	Adjustable on United Kingdom turnover:	0.3105%	
	<b>Insurance Premium Tax:</b>	GBP 68.64	
<b>Total Premium:</b>	GBP 640.64		



## 1.10 Endorsements:

### 1. Excess

**We** shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from Damage to Property.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

All other terms and conditions remain unaltered.

### 2. Hot Work Away Exclusion

#### SEL 002 12/15

**We** will not cover **You** under Section 2 – Public Liability against liability arising from any work carried on away from **Your** premises involving the use, application or intentional generation of any heat, naked flame or spark.

All other terms and conditions remain unaltered.

### 3. Bona Fide Sub-Contractors Extension

#### SEL 079 12/15

**We** will cover **You** under this policy against liability arising from work undertaken on **Your** behalf by independent contractors (not defined as **Employees**) provided that at the time of engaging such contractors **You** have obtained and retained a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Employees**; and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a Limit of Liability not less than that applying to this policy and containing a clause covering **You** as a principal.

All other terms and conditions remain unaltered.

### 4. Treatment Exclusion

#### SEL 056 12/15

**We** will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from the the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

### 5. Road Traffic Act Exclusion

#### SEL 150 12/15

**We** will not cover **You** under this policy against liability in respect of which compulsory insurance or security is required to be arranged by You under the Road Traffic Act 1988 or the Road Traffic (Northern Ireland) Order 1981 or any subsequent legislation amending or replacing such Act or Order.

All other terms and conditions remain unaltered.



## **6. Spillage and Contamination Exclusion**

### **SEL 135 12/15**

**We** will not cover **You** under this policy against liability arising from:

- (a) the leakage or spillage of any liquid whilst being delivered into or discharged from the load carrying tank or any vehicle operated by **You**; or
- (b) the contamination or wrongful delivery of any load.

All other terms and conditions remain unaltered

## **7. Carriage of Hazardous Goods Exclusion**

### **SEL 075 12/15**

**We** will not cover **You** under this policy against liability arising from:

- (a) any vehicle carrying Explosives and Radioactive Materials as defined under The United Nations Model Regulations on the Transport of Dangerous Goods 15<sup>th</sup> revised edition (2007) Classifications 1 & 7 and any subsequent Acts and Regulations that apply; or
- (b) any vehicle carrying inflammable liquids or gases in road or container tankers.

All other terms and conditions remain unaltered.

## **8. Hazardous Work Exclusion**

### **SEL 068 12/15**

**We** will not cover **You** under Section 1 – Employers Liability and Section 2 – Public Liability against liability arising from:

- (a) any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding five (5) metres in height when such work forms an ancillary part of a contract for construction, alteration or repair; or
- (b) the construction, alteration, maintenance or repair of bridges, viaducts, towers, steeples, spires, pylons or chimney shafts; or
- (c) underpinning, pile driving, quarrying, tunnelling, mines, ships or blast furnaces; or
- (d) the use of explosives; or
- (e) any work undertaken airside or on or in the vicinity of aircraft; or
- (f) any work on or in:
  - (i) docks, harbours or railways; or
  - (ii) chemical or petrochemical works, oil or gas refineries or storage facilities; or
  - (iii) power stations or nuclear power stations.

All other terms and conditions remain unaltered.

## **9. Hazardous Materials Exclusion**

### **SEL 101 12/15**

**We** will not cover **You** under this policy against liability arising from the use, handling, storage or carriage of any material or substance recognised as toxic or otherwise hazardous as defined by The Hazardous Waste (England and Wales) (Amendment) Regulations 2009 or The Hazardous Waste (Northern Ireland) (Amendment) Regulations 2009 and any subsequent Regulations that apply.

All other terms and conditions remain unaltered.



## 10. Personal Protective Equipment Condition

**SEL 086 12/15**

**You** must ensure that:

- (a) all **Employees** are made aware of the dangers of not using personal protective equipment; and
- (b) personal protective equipment is provided; and
- (c) a register is maintained which demonstrates that **Employees** have received appropriate training and are fully conversant with the way in which to access such personal protective equipment

**We** shall be entitled to refuse to pay any claim under this policy in its entirety if **You** do not comply with the provisions of this Condition.

All other terms and conditions remain unaltered.

### 1.11 Notification of Claims to:

Charles Taylor General Adjusting Services Limited  
The Minster Building  
21 Mincing Lane  
London  
EC3R 7AG

Tel: 020 7336 8500  
Email: [XLcatlinclaims@ctplc.com](mailto:XLcatlinclaims@ctplc.com)

Signed:

**Rob Garrett**  
**Self Assured Underwriting Agencies Limited**  
on behalf of XL Catlin Insurance Company UK Limited

**Dated: 10 January 2022**