

QBE European Operations THB Freightshield Insurance Schedule

Policy Number: Y028092QBE0117A **Policy Wording Reference:** PTHB120816
Unique Market Reference: LC84253A17
Period of Insurance: **From: 19-May-2017** **To: 18-May-2018**
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Issue Number: 000 **Effective From:** 19-May-2017 **Date Issued:** 30-May-2017
Reason for Issue: Renewal

Contract Parties

Insurer: QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - **United Kingdom**. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019

Insured: Worldwide Express (UK) Ltd

Address: Express House
Unit B MacDonald Road
Leicester
LE4 5HD
United Kingdom

Subsidiary Companies: None

Business: Haulage Contractors

Contact Details

Broker Name: Thompson Heath and Bond Ltd

Broker Address: 107 Leadenhall Street, London, EC3A 4AF
Tel : 0207 469 0103
Fax : 0870 756 9370
Email : freightshield@thbgroup.com

Broker Account: THOM0120

Issue Office: Plantation Place, 30 Fenchurch Street, London EC3M 3BD
Tel:+44(0) 20 7105 4000 Fax +44(0) 20 7105 4019

Claim Notification: Thompson Heath and Bond Ltd
Third Floor
The Quadrangle
Imperial Square
Cheltenham
GL50 1PZ
Tel : 01242 531009 (Direct Dial)
Tel : 01242 534444 (Switchboard)

Or

Liability Acclaim House, Central Park, New Lane, Leeds, LS11 5UF
Tel: + 44 (0) 113 290 6600 Email UKAdminnewclaims@uk.qbe.com

Property QBE UK Property Claims, PO Box 286, Leeds, LS11 1GG
Tel: + 44 (0)800 0853 187 Email: QBEukpropertyclaims@uk.qbe.com

Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Fax: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to: The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.

If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, Exchange Tower, Exchange Square, London E14 9SR.

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.

Insured section	INSURED
Property	

Premises: Express House, Unit B MacDonald Road, Leicester, LE4 5HD

Territorial limits Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Property insured		Sum Insured
Buildings		N/A
Day 1:	Not Operative	
Declared value	GBP 0	
Percentage uplift	5.00 %	
Rent	indemnity period 12 Months	N/A
Machinery plant and all other contents		11,247
Day 1:	Not Operative	
Declared value	GBP 0	
Percentage uplift	5.00 %	
Stock and materials in trade		N/A
Stock declaration operative	Yes	
Computers		8,000
Fork Lift Truck		2,000
Tenants Improvements		32,605
Laptops – All Risks UK		1,200
Total sum insured		55,052

Ancillary coverages		Sub- Limit
Architects', surveyors', consulting engineers and other fees	any one occurrence and in the aggregate	GBP 250,000
Capital additions	Any one occurrence	GBP 10,000
Debris removal	any one occurrence	GBP 50,000
Decontamination and/or decommissioning	any one occurrence and in the aggregate	GBP Not insured
Deterioration of stock	any one occurrence	GBP Not insured
Documents removal	any one occurrence	GBP 25,000
European Union and public authorities	any one occurrence	GBP 250,000
Errors and Omissions	any one occurrence	GBP Not Insured
Exhibition and trade fairs	any one occurrence	GBP 10,000
Fire extinguishment expenses and emergency services damage	any one occurrence	GBP 10,000
Glass and glass surrounds		
plain glass	any one occurrence	GBP 10,000
Special/decorative glass	any one occurrence	GBP 10,000
Lock replacement	any one occurrence	GBP 2,500
Machinery re-erection	Any one occurrence	GBP Not Insured
Metered water or gas	any one occurrence	GBP 10,000
Personal Effects	Any one occurrence	GBP 1,000
Temporary protection and expediting expenses	any one occurrence	GBP 25,000
Temporary removal (excluding documents)	any one occurrence	GBP 250,000
Theft damage to buildings	any one occurrence	GBP 50,000
Trace and access	any one occurrence	GBP 25,000
Valuables	Any one occurrence	GBP 10,000

Insured section	INSURED
Business Interruption	

				Sum Insured
Gross profit / Estimated gross profit			GBP	N/A
Declaration linked condition	Operative			
Percentage uplift	133%			
Maximum indemnity period	12 Months			
Gross revenue / estimated gross revenue			GBP	N/A
Declaration linked condition	operative	Operative		
Percentage uplift	133%			
Maximum indemnity period	12 Months			
Increased cost of working			GBP	75,000
Maximum indemnity period	12 Months			
Additional increased cost of working			GBP	N/A
Maximum indemnity period	12 Months			
Rent receivable			GBP	N/A
Maximum indemnity period	12 Months			
Outstanding debit balances			GBP	N/A
Refund of premium			NO	
Specified working expenses	a) purchases (less discounts received); b) discounts allowed; c) carriage, packing and freight.			
Ancillary coverages		Maximum indemnity period		Sub- Limit
Damage to property at contract sites	any one occurrence	12 months	GBP	100,000
Denial of access	any one occurrence	12 months	GBP	250,000
Inter-group dependency	any one occurrence			Not insured
Loss of attraction	any one occurrence			Not insured
Notifiable disease , murder or suicide, food or drink or poisoning	any one occurrence and in the aggregate			Not insured
Research and development	any one occurrence	12 months	GBP	25,000
Supply utilities	any one occurrence	12 months	GBP	250,000
Specified customers' premises	any one occurrence			Not Insured
Insert name and address(es)				
Unspecified customers' premises	any one occurrence			Not Insured
Specified suppliers' premises	any one occurrence			
Insert name and address(es)				
Unspecified suppliers' premises	any one occurrence			Not Insured

Insured section	INSURED
Money	

Limit of liability

Non-negotiable money	GBP	250,000
Negotiable money:		
In buildings outside business hours not contained in locked safes or strong rooms	GBP	250
In buildings outside business hours but contained in unspecified locked safes or strongrooms	GBP	500
In buildings outside business hours but contained in specified locked safes or strongrooms Specified safe details (if applicable)	GBP	2,000
In buildings during business hours	GBP	5,000
In the private residence of the insured or any authorised partner, director or employee under a contract of employment	GBP	5,00
Whilst in transit	GBP	5,000

Assault Compensation benefits

Benefit per insured person

Item	Injury		
A.	Death	GBP	10,000
B.	Loss of eye or irrecoverable loss of use of one or both eyes	GBP	10,000
C.	Loss of limb or irrecoverable loss of use of one or more limbs	GBP	10,000
D.	Permanent total disablement	GBP	10,000
E.	Temporary total disablement for each week of its continuance not exceeding a benefit period of 104 weeks	GBP	100

Insured section	NOT INSURED
Terrorism	

Sum Insured

All property situated in England, Scotland and Wales as specified under the Insured sections – Property, Money and– Business interruption where shown as insured	GBP	N/A
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Insured section		INSURED	
Employers' Liability			
		Limit of Indemnity	
Employers' Liability	Insured	GBP	10,000,000 any one occurrence
Including sub-limits of indemnity for:			
Statutory defence costs	Insured	GBP	1,000,000 any one prosecution and in the aggregate
Manslaughter defence costs	Insured	GBP	1,000,000 any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Prosecution costs (other than for manslaughter)	Insured	GBP	500,000 any one prosecution and in the aggregate
Offshore work	Insured	GBP	5,000,000 any one occurrence
War and terrorism	Insured	GBP	5,000,000 any one occurrence
Territorial limits:			Worldwide
Claim jurisdiction:			Worldwide
Policy Law and Jurisdiction			The law of that part of the United Kingdom where the head office of the insured is located
Insured section premium subject to adjustment:			Yes
Adjustable basis:			
Subject to a minimum premium of:		GBP	1,094.80

Insured section		INSURED	
Public, Products and Pollution Liability			
		Limit of Indemnity	
Public Liability	Insured	GBP	5,000,000 any one claim
Products Liability	Insured	GBP	5,000,000 any one claim and in the aggregate
Pollution Liability	Insured	GBP	5,000,000 any one claim and in the aggregate
Including sub-limits of indemnity for:			
Environmental statutory liability	Insured	GBP	1,000,000 any one occurrence and in the aggregate including defence costs
Statutory defence costs	Insured	GBP	1,000,000 any one prosecution and in the aggregate
Manslaughter defence costs	Insured	GBP	1,000,000 any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Prosecution costs (other than for manslaughter)	Insured	GBP	500,000 any one prosecution and in the aggregate
Combined single limit for the Public, Products and Pollution liability insured sections	Insured	GBP	5,000,000 any one insured event
Territorial limits:			Worldwide
Claim jurisdiction:			Worldwide excluding North America
Policy Law and Jurisdiction			The law of that part of the United Kingdom where the head office of the insured is located
Insured sections premium subject to adjustment:			Yes
Adjustable basis:			
Subject to a minimum premium of:		GBP	897.60

Insured section		INSURED	
Legal expenses			
Insuring clause	Limit of indemnity GBP any one claim	Excess GBP any one claim	Increased excess GBP any one claim
1 contract disputes	100,000	250	1,000
2 employment disputes	100,000	250	Not Available
3 health and safety	100,000	250	1,000
4 criminal prosecution	100,000	250	1,000
5 property disputes	100,000	250	1,000
6 data protection	100,000	250	1,000
7 tax protection	100,000	250	Not Available
7 tax protection – aspect enquiry	2,500	250	Not Available
8 personal injury	100,000	250	1,000
Aggregate limit of indemnity for all claims notified during the period of insurance :	GBP1,000,000		
Minimum sum in dispute:	GBP1,000		
Territorial limits:	United Kingdom		

Policy excesses or deductibles

Any applicable **deductible, excess** or time **excess** will apply in respect of any one occurrence unless otherwise stated

Insured sections	Excess or Deductible		Amount	
Property	Excess	GBP	250	any one occurrence
Business interruption	Excess	GBP	250	any one occurrence
Money	Excess	GBP	N/A	any one occurrence
Terrorism	Excess	GBP	N/A	any one occurrence

Excesses

Insured section				Excess amount
Employers' liability		GBP	0	
Public liability (Damage only)	Excess	GBP	250	any one claim
Products liability (Damage only)	Excess	GBP	250	any one claim
Pollution liability (Damage only)	Excess	GBP	250	any one claim

Payment Details

Annual policy premium excluding insured section - Terrorism insurance	GBP	2,500.00
IPT/tax	GBP	250.00
Annual policy premium insured section - Terrorism insurance	GBP	0.00
IPT/tax	GBP	0.00
Premium payable by this transaction excluding insured section - Terrorism insurance	GBP	2,500.00
IPT/tax	GBP	250.00
Premium payable by this transaction for insured section - Terrorism insurance	GBP	0.00
IPT/tax	GBP	0.00
Total due	GBP	2,750.00

Premium payment date(s)

Endorsement Schedule

Policy Number: Y028092QBE0117A

Period of Insurance: **From:** 19-May-2017 **To:** 18-May-2018
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The undernoted clauses amend the **insured section** and/or clause stated and is each otherwise subject to the terms and conditions of this **policy**.

ZZMMSS 010114

Condition: Minimum standards of security

It is a condition precedent to the **insurer's** liability for theft under the **insured section** - Property and the **insured section** - Money that the following protections be fitted to the under-mentioned doors, windows and other openings (where these are under the **insured's** control) and put into full and effective operation whenever the **premises** are closed for business or left unattended:

- 1 On timber final exit doors:
 - a) if single leaf, a mortice deadlock conforming to BS3621 with boxed steel striking plate of a minimum 150mm (6 inches) in length;
 - b) if double leaf,
 - i) on the first closing leaf flush or barrel bolts at least 200mm (8") long top and bottom or key operated locks or bolts top and bottom;
 - ii) on the second closing leaf a mortice deadlock conforming to BS3621 or a good quality padlocking bar and padlock with at least 5 levers;
 - c) if single or double leaf and also outward opening, hinge bolts top and bottom.
- 2 On all the external timber doors and on internal timber doors giving access to any part of the premises not occupied solely by the **insured** or to any adjoining premises (but excluding fire exit doors):
 - a) if single leaf, a mortice deadlock conforming to BS3621 or key-operated mortice rack, bolts top and bottom;
 - b) if double leaf, on the first closing leaf flush or barrel bolts at least 200mm (8") long top and bottom, or key operated deadlock conforming to BS3621 or a good quality padlocking bar and padlock with at least 5 levers;
 - c) if single or double leaf and also outward opening, hinge bolts top and bottom.
- 3 A cylinder mortice deadlock on external aluminium doors.
- 4 A panic bar, redlam bolt and hinge bolts top and bottom on all fire exit doors.
- 5 On opening basement and ground floor windows and fanlights, and on other opening windows, fanlights and skylights which are accessible from roofs balconies, canopies, fire escapes or downpipes (but excluding windows, fanlights and skylights fitted with bars or grilles) either:
 - a) key-operated window locks with the keys removed when in operation, or
 - b) solid steel bars (not less than 20mm [$\frac{3}{4}$ "] diameter and not more than 125mm [5"] apart) securely fixed to the brickwork or masonry surrounding the windows.

Any alternative fastenings must be agreed by the **insurer**.

BASEST011113-AC

Conditions: External storage

Condition precedent to insured section property

The following condition precedent is added to the Insured section- property:

As regards **damage** caused by, arising from or contributed to by **insured perils** of fire or explosion, it is agreed as a condition precedent to the **insurer's** liability under the **insured section - Property** that the **insured** will ensure that all combustible materials including but not limited to stock, packaging, pallets, waste, waste skips or bins stored at the premises are stored away from any building (with a minimum of ten (10) metres separation from any building or such other separation as agreed with the **insurer** and specified in the **schedule**);

Exclusions: Heat work exclusion

Exclusions to Public, Products and Pollution Liability

The Public, Products and Pollution Liability insurance provided by this **policy** exclude and do not cover **bodily injury, personal injury, damage or denial of access** or nuisance caused by or arising from or in connection with the use or application of heat in any form.

ZZABSP010113

ZZAWAO020115

Exclusion: Work away other than collection and delivery

The following exclusion is incorporated in and forms part of the Employers' liability limitations and exclusions and the Public including products and pollution liability limitations and exclusions to this **policy**. The insurance by this **policy** excludes and does not cover **bodily injury, personal injury, damage or denial of access** caused by or arising from or in connection with any **work away** other than collection and delivery or sales trips and exhibitions.

ZZMCGC

Condition: Storage of gas cylinders

Conditions precedent for property

It is a condition precedent to the **insurer's** liability under the Property cover provided by this **policy** that:

- a) the storage area must be cleared and a space of at least one (1) metre around must be maintained at all times;
- b) smoking is prohibited within the vicinity of the said storage area;
- c) there is fire resistant separation between the said storage area and the production area;
- d) the said storage area is not heated;
- e) the storage items to be marked as highly flammable;
- f) warning notices to be clearly visible around the said storage area;
- g) the gas cylinder bottles to be kept securely upright at all times.

BCOCSL010107-AC
Condition - Stillage
Insured section Property – Conditions precedent for property
Stillage

It is a condition precedent to the **insurer's** liability under this **insured section** that all stock is stored on racks, pallets or stillages at least ten (10) cm above floor level at all times throughout the currency of this **policy**.

ZZAVEX010613-ZC
Condition: Variable excess
Schedule – Excess section

- 1) In respect of the following specified occurrence or event: **Flood**
The **excess** shall stand at **GBP 500** and not as otherwise stated.

- 2) In respect of the following specified occurrence or event: **Subsidence**
The **excess** shall stand at **GBP 1,000** and not as otherwise stated.

ZZMPUK010114
Inclusion: Specified equipment anywhere in the UK

The following clause is added to the extensions to **insured section-** property
Specified equipment anywhere in the UK

In respect of the undernoted **property insured** the insurance by this **insured section** is extended to such specified **property insured** anywhere in the UK

Specified Property Insured	Sum Insured
Lap-Tops	GBP 1,200

and when the specified **property insured** is away from the **premises** the limitation pertaining to theft involving entry or exit to the buildings by violent or forcible means contain in the Theft and Fraud exclusion shall not apply provided that:

- a) whilst the specified **property insured** is left unattended this insurance excludes and does not cover **damage** caused by theft or any attempt thereat unless the **property** is contained:
 - i. within an area which is locked and secured at all points of access, or
 - ii. in the locked boot of or out of sight within any motor vehicle which shall have been locked at all points of access, and the theft or attempt thereat involves forcible and violent entry into the area or motor vehicle,

- b) where the value the specified **property insured** contained in a motor vehicle exceeds GBP5,000 the vehicle is fitted with a proprietary system having an
 - i) alarm activated by full perimeter and space protection, with a stand-by power supply, and
 - ii) anti-theft ignition immobiliser, passively armed, isolating a minimum of two circuits which are brought into operation whenever the vehicle is left unattended