



## POLICY SCHEDULE

**POLICY TYPE (LINE OF BUSINESS):** Excess Employers' Liability and Excess Public/Products Liability

**REASON FOR ISSUE:** Renewal

**DATE:** 7 March 2019

**POLICY NUMBER:** Y123186QBE0119A      **AGENCY:** Marsh

**THE INSURED:** Camo Ltd t/as Simply Waste Solutions

**The principal address of the Insured:** Suites 2a & 2b, Aries House  
Straight Bit  
High Wycombe  
HP10 9NB

**The Period of Insurance:**

<b>From</b>	7 March 2019	<b>at</b>	00:00	<b>GMT/BST</b>
<b>To</b>	6 March 2020	<b>at</b>	24:00	<b>GMT/BST</b>

**THE PREMIUM:** GBP 3,000.00

**INSURANCE PREMIUM TAX:** GBP 360.00

**TOTAL PREMIUM DUE:** GBP 3,360.00

**LINE OF BUSINESS:** Employers' Liability

**THE LIMIT OF INDEMNITY OF THIS POLICY:**

The following Limits of Indemnity are not cumulative except where stated as such in the Primary Policy

**GBP 10,000,000** as more fully defined in the Primary Policy

**STRETCHED LIMITS OF INDEMNITY (IF ANY) OF THIS POLICY:**

None



**INNER LIMITS OF INDEMNITY (IF ANY) OF THIS POLICY:**

**GBP 15,000,000** in respect of Terrorism as more fully defined in the Primary Policy

**GBP 15,000,000** in respect of Corporate Manslaughter as more fully defined in the Primary Policy

**GBP 15,000,000** in respect of Asbestos as more fully defined in the Primary Policy

**in excess of the Underlying Amounts being the total Limit of Indemnity as stated in the Underlying Policy or Policies**

**UNDERLYING POLICY OR POLICIES:**

**Underlying Excess Policy(ies) (if any):**

None

**Inner Limits of Indemnity (if any) of Underlying Excess Policies:**

None

**Primary Policy(ies):**

<b>Insurer(s)</b>	<b>Policy Reference</b>	<b>Limit of Indemnity</b>
HDI	110-01164307-14026	GBP 10,000,000 as more fully defined in the Primary Policy

**Inner Limits of Indemnity (if any) of Primary Policy:**

**GBP 5,000,000** in respect of Terrorism as more fully defined in the Primary Policy

**GBP 5,000,000** in respect of Corporate Manslaughter as more fully defined in the Primary Policy

**GBP 5,000,000** in respect of Asbestos as more fully defined in the Primary Policy

**LINE OF BUSINESS: Public/Products Liability**

**THE LIMIT OF INDEMNITY OF THIS POLICY:**

The following Limits of Indemnity are not cumulative except where stated as such in the Primary Policy

**GBP 5,000,000** for Public Liability as more fully defined in the Primary Policy

**GBP 5,000,000** for Products Liability as more fully defined in the Primary Policy

**STRETCHED LIMITS OF INDEMNITY (IF ANY) OF THIS POLICY:**

None

**INNER LIMITS OF INDEMNITY (IF ANY) OF THIS POLICY:**

None



**in excess of the Underlying Amounts being the total Limit of Indemnity as stated in the Underlying Policy or Policies**

**UNDERLYING POLICY OR POLICIES:**

**Underlying Excess Policy(ies) (if any):**

None

**Inner Limits of Indemnity (if any) of Underlying Excess Policies:**

None

**Primary Policy(ies):**

<b>Insurer(s)</b>	<b>Policy Reference</b>	<b>Limit of Indemnity</b>
HDI	110-01164307-14015	GBP 5,000,000 as more fully defined in the Primary Policy

**Inner Limits of Indemnity (if any) of Primary Policy:**

None

**ENDORSEMENTS APPLICABLE TO THIS POLICY**

**Public Relations Costs Extension**

In the event of loss that is considered by the Insurer likely to be insured by this Policy, including taking account of the Underlying Amounts, the Insurer will, with their prior written consent, which consent will not be unreasonably withheld or delayed, indemnify the Insured for the reasonable and necessary expenses incurred in publicity costs and advice directly relating to the protection of the Insured's brand image as may be impacted by negative press coverage flowing from the loss, provided that:

- a) the Underlying Insurer/Insurers have paid or agreed to pay, or they have been held liable to the limit of indemnity of an equivalent or similar Public Relations Costs extension in the Underlying Policy/Policies, subject to the Insured notifying the Insurer in accordance with Condition 3.3 Claim Reporting;
- b) where there is no equivalent or similar Public Relations Costs extension in the Underlying Policy/Policies, this Public Relations Costs Extension will provide indemnity at the request of the Insured subject to the Insured notifying the Insurer in accordance with Condition 3.3 Claim Reporting;
- c) the Insurer's liability under this Public Relations Costs Extension is in addition to the Limit of Indemnity of this Policy, subject always to a maximum of:

GBP150,000 in the aggregate during any one Period of Insurance in respect of any loss under line of business Employers' Liability Insurance, where insured by this Policy; and/or

GBP150,000 in the aggregate during any one Period of Insurance in respect of any loss under line of business Public and Products Liability together with Excess Motor Liability combined where insured by this Policy; and/or

GBP150,000 in the aggregate during any one Period of Insurance in respect of any loss under line of business Excess Motor Liability, where insured by this Policy.



Should the Limit of Indemnity of this Policy be exhausted, no further Public Relations Costs shall be payable under this Policy.

**Coinsurance Clause**

**Condition: Co-insurance Clause (Marsh Scheme Only)**

**Clause 4 - General terms and conditions** In accordance with the General terms and conditions herein the word **insurer** is deemed to mean the under noted insurance firms each for the proportion set against their name. The proportion shown next to its stamp is deemed to mean the proportion set down below. The lead **insurer** is duly authorised by the other firms to witness this **policy** on their behalf.

<b>Insurer</b>	Proportion (per cent)	QBE
UK Limited - lead <b>insurer</b>	21	QBE Casualty Syndicate
386	79	Total:

100 The liability of an insurer under

this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. The final clause of the **policy** under the section heading Complaints specifies that the Company Market and Lloyd's underwriters are covered by the Financial Services Compensation Scheme and that the **insured** maybe entitled to compensation from the Scheme if the **insurer** is unable to meet its obligations under this contract. Clause: ZZGCIR 010219

**SCHEDULE OF INSURERS**

**The Insurer means**

**PROPORTION**

<b>Contract Lead Insurer:</b> QBE UK Limited	100%
--	------

**Several Liability Notice**

Where there is more than one Insurer shown in the Schedule of Insurers, the liability of Insurers participating under this Policy is several and not joint with any other individual Insurer participating in this Policy. Each Insurer is liable only for the proportion of liability it has underwritten. Each Insurer is not jointly liable for the proportion of liability underwritten by any other Insurer, nor is any Insurer otherwise responsible for any liability of any other Insurer that may participate in this Policy.

**Co-insurer Agreement**

Where there is more than one Insurer shown in the Schedule of Insurers, the Insurers agree to follow all decisions, surveys and settlements of the designated Contract Lead Insurer of this Policy regarding claims, unless such settlements are to be made on an 'ex gratia' basis.

**Policy Acceptance**

The Insurer herein agrees to accept all wordings incorporated in this Policy as their own

QBE European Operations is a trading name of QBE Europe SA/NV, VAT BE 0690.537.456, RPM/RPR Brussels, IBAN No. BE53949007944353 and SWIFT/BIC No. HSBCBEBB, ('QBE Europe'), and of (1) QBE UK Limited, no. 01761561 ('QBE UK'), (2) QBE Underwriting Limited, no. 01035198 ('QUL'), (3) QBE Management Services (UK) Limited, no. 03153567 ('QMSUK') and (4) QBE Underwriting Services (UK) Limited, no. 02262145 ('QSUK'), all four companies having their registered offices at Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, and being incorporated in England and Wales. QBE Europe is authorised by the National Bank of Belgium under licence number 3093. QBE UK and QUL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. QUL is a Lloyd's managing agent. QMSUK and QSUK are both Appointed Representatives of QBE Europe and QUL.