



# Combined Liability Schedule

<b>Policy Number:</b>	SACVLSALIA/J246023/0120/22
<b>Unique Market Reference:</b>	AU798F22
<b>Assured:</b>	Stephen Thompson t/a The Conservation Buddha
<b>Policy Period:</b>	<b>Inception Date:</b> 26 August 2022 <b>Expiry Date:</b> 25 August 2023 Both dates inclusive local standard time at the Assured's Premises stated below. This Policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry of the Policy Period unless a new agreement is reached between the Underwriters and the Assured.
<b>Mailing Address:</b>	1 Bells Meadow, Guilden Morden, SG8 0JB
<b>Employers' Reference Number:</b>	Not applicable
<b>Assured's Premises:</b>	1 Bells Meadow, Guilden Morden, SG8 0JB
<b>Business Description:</b>	Environmental consultancy & surveys
<b>Policy Wording Attaching:</b>	SAUA General CONX-CAS-001-0421
<b>Endorsements Attaching:</b>	CONX-CAS-201-0421 - Communicable Disease Endorsement CONX-CAS-390-0421 - Treatment Exclusion CONX-CAS-435-0421 - Total Professional Indemnity Exclusion CONX-CAS-1023-0421 - Manual Work Exclusion



<b>Not Operative Cover A – Employers’ Liability</b>	<b>Not Operative</b>
<b>Limit of Liability:</b>	Not Operative
<b>Excess:</b>	
<b>Defence Costs:</b>	
<b>Covered Jurisdiction:</b>	
<b>Territorial Limits:</b>	

<b>Operative Cover B – Public Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 1,000,000 any one Occurrence
<b>Excess:</b>	Property Damage GBP 250
<b>Defence Costs:</b>	In addition to the Limit of Liability
<b>Retroactive Date:</b>	26 August 2022 in respect of the Data Protection Legislation Extension
<b>Covered Jurisdiction:</b>	United Kingdom
<b>Territorial Limits:</b>	United Kingdom

<b>Operative Cover C – Product Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 1,000,000 any one Occurrence and in the aggregate
<b>Trigger:</b>	Losses Occurring During
<b>Excess:</b>	Property Damage GBP 250
<b>Defence Costs:</b>	In addition to the Limit of Liability
<b>Retroactive Date:</b>	Not Applicable
<b>Covered Jurisdiction:</b>	Worldwide excluding the United States of America and Canada
<b>Territorial Limits:</b>	Worldwide excluding the United States of America and Canada



Operative Cover D – Pollution Liability	
<b>Limit of Liability:</b>	Operative GBP 1,000,000 any one Occurrence and in the aggregate
<b>Excess:</b>	Property Damage GBP 250
<b>Defence Costs:</b>	In addition to the Limit of Liability
<b>Covered Jurisdiction:</b>	Worldwide excluding the United States of America and Canada
<b>Territorial Limits:</b>	Worldwide excluding the United States of America and Canada

Premium	
(Subject to adjustment in accordance with General Terms and Conditions 17: Premium Adjustment)	


Not Operative Cover A – Employers’ Liability	
<b>Premium:</b>	GBP 0.00
<b>Adjustable Bases:</b>	Clerical wages: GBP Nil Manual wages: GBP Nil
Operative Cover B – Public Liability	
<b>Premium:</b>	GBP 104.00
<b>Adjustable Bases:</b> <b>BFSC Payments:</b>	Turnover: UK GBP 250 GBP
Operative Cover C – Product Liability	
<b>Premium:</b>	Included within Operative Cover B
<b>Adjustable Bases:</b>	Turnover: UK GBP 250
Operative Cover D – Pollution Liability	
<b>Premium:</b>	Included within Operative Cover B



<b>Total Premium:</b>	GBP 104.00
<b>Insurance Premium Tax at 12%:</b>	GBP 12.48
<b>Total Due:</b>	GBP 116.48

<b>Notification of Claims or Incidents to:</b>	
<b>Email:</b>	<a href="mailto:convexclaims@broadspiretpa.co.uk">convexclaims@broadspiretpa.co.uk</a>
<b>Phone:</b>	01908 302011

Self Assured Underwriting Agencies Limited have a delegated authority agreement with Convex Insurance UK Limited who are the insurer. As such, Self Assured Underwriting Agencies Limited represent the insurer when they interact with you/ the insured about this insurance policy.

<b>Signed by:</b>	  For and on behalf of Convex Insurance UK Limited.
<b>Dated:</b>	26 August 2022



## Endorsements:

### CONX-CAS-201-0421 – Communicable Disease Endorsement

General Exclusion 9. Communicable disease of the policy does not apply.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

### CONX-CAS-390-0421 – Treatment Exclusion

The following applies only to Operative Cover B – Public Liability and Operative Cover C – Product Liability. The Underwriters will not indemnify the Assured in respect of any Claim arising out of or in connection with:

- a) the provision or administering of or the failure to provide or administer any medical or other treatment or treatment facility including drugs or medical preparations or anything in the nature of a surgical operation.
- b) any medical or clinical diagnosis advice consultation check-up investigation assessment test or analysis including health screening blood sampling and similar procedures.
- c) the use of X-rays or general anaesthetic or the giving of any injection.

Except insofar as indemnity may be specifically provided under the terms of any other Endorsement applying to this Policy or Operative Cover.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

### CONX-CAS-435-0421 – Total Professional Indemnity Exclusion

By way of endorsement to the Policy, the parties agree as follows:

1. The following General Exclusion is added to the Policy:

This Policy does not insure, apply to or include any cover for any loss, damage, Claim, cost, expense or other sum directly or indirectly arising out of or relating to:

#### **Professional Indemnity**

- a) In respect of liability
  - i. for the rendering of a professional service or any omission thereof;
  - ii. for any advice, design, plans, specifications, formulae, surveys, directions prepared and/or consultancy work carried out by the Assured

irrespective of whether a fee is charged.

This Exclusion does not apply to Operative Cover A, Employers' Liability.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.



## CONX-CAS-1023-0421 – Manual Work Exclusion

The following applies to Operative Cover A – Employers' Liability and Operative Cover B – Public Liability.

The Underwriters will not indemnify the Assured in respect of any Claim arising out of or in connection with any work undertaken by or on behalf of the Assured which is not of a clerical or supervisory nature.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.



# CONVEX INSURANCE UK LIMITED

## Combined Liability Statement of Fact

United Kingdom

CONX-CAS-001-0421

### **Important Notice**

Please read the following information carefully as it is a record of the information given by you and/or your behalf.

This information has been used to decide the premium to charge you and the terms on which to provide cover to you.

If the information is correct, to the best of your knowledge and belief, you need take no further action.

However, if any of the following details appear to be incomplete or incorrect, please contact us as soon as practicably possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Statement of Facts.

Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.



Policy Number:	SACVLSALIA/J246023/0120/22
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The proposed Insured	
<b>Insured Name:</b>	Stephen Thompson t/a The Conservation Buddha
<b>Address:</b>	1 Bells Meadow, Guilden Morden, SG8 0JB
<b>Business:</b>	Environmental consultancy & surveys

<b>The Proposed Insured is a:</b>	Sole Proprietor
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Not Operative Cover A – Employers' Liability	
<b>Limit of Liability:</b>	Not Operative
<b>Adjustable Bases:</b>	Clerical wages: GBP Nil Manual wages: GBP Nil
Operative Cover B – Public Liability	
<b>Limit of Liability:</b>	GBP 1,000,000
<b>Adjustable Bases:</b> <b>BFSC Payments:</b>	Turnover: UK GBP 250 GBP
Operative Cover C – Product Liability	
<b>Limit of Liability:</b>	GBP 1,000,000
<b>Adjustable Bases:</b>	Turnover: UK GBP 250
Operative Cover D – Pollution Liability	
<b>Limit of Liability:</b>	GBP 1,000,000





**The Assured is domiciled in:**

United Kingdom and/or the Isle of Man.

**No proprietor, partner or Director of the proposed Insured has ever:**

- 1 had a proposal declined by an insurer
- 2 had an insurance renewal refused by an insurer
- 3 had an insurance cancelled by an insurer
- 4 had special terms imposed on an insurance
- 5 had any convictions for any criminal offence involving dishonesty arson theft or wilful damage or any prosecutions pending
- 6 been declared bankrupt or insolvent or been the subject of bankruptcy proceedings
- 7 suffered any loss or had any claim made against them whether insured or not in the last five years (including current knowledge of any impending circumstances which could give rise to a claim)

**The work of the trade or business does not involve:**

- 1 work at heights exceeding 5 metres or depths exceeding 0.5 metres
- 2 the use of chemicals or other substances which could be harmful to health
- 3 the use of fixed woodworking machinery by employees

**The trade or business for which insurance is sought is being done within:**

United Kingdom

**The work of the trade or business does not involve the use of heat equipment:**

Yes

**No subsidiary companies are included within this insurance?**

Yes

**The work of the trade or business does not involve any work carried out at or on in connection with:**

- 1 demolition except demolition of any building or part of a building not exceeding 7.5 metres in height at any point where the demolition work forms part of an erection, refurbishment or extension contract
- 2 use of a mechanical swing arm or ball explosives one-drop methods which involve the undermining or removal of support designed or intended to collapse a building structure over 15 metres in height in one sudden and uninterrupted process
- 3 the use of slings or cradles to move / carry people
- 4 construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons chimney shafts towers cooling towers flyovers dams coffer dams or motorways
- 5 underpinning pile driving tunnelling quarries collieries mines ships blast furnaces power stations offshore gas or oil installations chemical works or gas refineries or storage facilities or any installation where nuclear processing is undertaken
- 6 roofing or scaffolding under a standalone contract water diversion flood protection sea defences or underwater construction
- 7 airside or on or in the immediate vicinity of aircraft
- 8 docks harbours piers wharves railways or watercraft



## **Convex Insurance UK Limited**

52 Lime Street, London EC3M 7AF

## **Convex Re Limited**

2nd Floor, Dorchester House,  
7 Church Street, Hamilton,  
HM 11, Bermuda

[convexin.com](http://convexin.com)

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