



Policy Schedule

Russell Richardson & Sons Limited &/or Total Waste Management Limited - A31640/0918

Miscellaneous (other professions) professional risks combined policy

Policyholder:

Russell Richardson & Sons Limited &/or Total Waste Management Limited

Address:

Clay Street,
Sheffield,
South Yorkshire,
S9 2PE

Period of insurance:

07-09-2018 to 06-09-2019 (both dates inclusive)

Premium:

£2,000.00 (+IPT @ 12.00% = £ 240.00) =
£2,240.00

Cover provided:

As shown in the schedule of cover
1

Limits, sums insured, benefits, excess and jurisdiction:

As shown in the schedule of cover

Signed:

A handwritten signature in black ink, appearing to read 'S. Khan', written over a horizontal line.

Managing director, Markel (UK) Limited.

Date:

05-09-2018

Schedule of cover
Policy number A31640/0918; Russell Richardson & Sons Limited &/or Total Waste Management Limited

Section of cover 1 - Professional liability	Section of cover 8 - Business interruption
Limit: £2,000,000	Not Insured.
Excess: UK £1000	
Jurisdiction: United Kingdom	Section of cover 9 - Money and personal assault
	Not Insured.
Section of cover 2 - Public/products liability	Section of cover 10 - Damage to portable equipment
Not Insured.	Not Insured.
Section of cover 3 - Directors and officers	Section of cover 11 - Fidelity
Not Insured.	Not Insured.
Section of cover 4 - Entity defence	Section of cover 12 - Cyber and data risks
Not Insured.	Not Insured.
Section of cover 5 - Employers liability	
Not Insured.	
Section of cover 6 - Employment law protection	
Not Insured.	
Section of cover 7 - Property damage	
Not Insured.	

Schedule of premises

Policy number A31640/0918; Russell Richardson & Sons Limited &/or Total Waste Management Limited

None

Endorsements

Policy number A31640/0918; Russell Richardson & Sons Limited &/or Total Waste Management Limited

These endorsements amend the cover provided by **your** policy A31640/0918 (Policyholder: Russell Richardson & Sons Limited &/or Total Waste Management Limited)

Please read the endorsements carefully and if **you** have any queries, contact **your** insurance broker.

You should keep these endorsements with **your** policy document, policy schedule, and any other endorsements issued. **Your** policy document, policy schedule and endorsements, taken together, define the cover provided.

EndorsementRef : R00004

EFFECTIVE DATE : 23/07/2018

AGGREGATE COSTS INCLUSIVE (PI)

Under cover section 1 (professional liability) cover a (civil liability) is deleted and replaced by the following:

a CIVIL LIABILITY

We will pay **you** for **your** legal liability for damages and costs awarded against **you** arising from any claim first made against **you** and reported to **us** during the period of insurance shown in the policy schedule which arises from any actual or alleged

- negligence
- unintentional breach of confidentiality
- unintentional breach of copyright
- libel, slander or defamation
- any other actual or alleged act, error or omission that results in a civil liability committed during the carrying out of **your professional services**.

In addition **we** will pay **your costs and expenses** resulting from the claim.

WHAT WE WILL PAY

The most **we** will pay in the period of insurance shown in the policy schedule for

- all claims in total, plus
- all **costs and expenses**

is the **limit**.

We will not pay the **excess**. This must be paid by **you**. The **excess** applies to **your** legal liability for damages and **costs and expenses** in respect of each claim or series of claims arising from the same original cause.

EndorsementRef : R00028

EFFECTIVE DATE : 23/07/2018

