



Policy Schedule

Russell Richardson & Sons Limited &/or Total Waste Management Limited - A31640/0920

Miscellaneous (other professions) professional risks combined policy

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

Address: Units 11-14,
Park House Lane,
Sheffield,
S9 1XA

Period of insurance: 07-09-2020 to 06-09-2021 (both dates inclusive)

Premium: £2,400.00 (+IPT @ 12.00% = £ 288.00) =
£2,688.00

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 be "John", written over a horizontal line.

Managing director, Markel (UK) Limited.

Date:

04-09-2020

Schedule of cover

Policy number A31640/0920; Russell Richardson & Sons Limited &/or Total Waste Management Limited

Section of cover 1 - Professional liability

Limit: £2,000,000

Excess: £1000

Jurisdiction: United Kingdom

Section of cover 2 - Public/products liability

Not Insured.

Section of cover 3 - Directors and officers

Not Insured.

Section of cover 4 - Entity defence

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.

Section of cover 8 - Business interruption

Not Insured.

Section of cover 9 - Money and personal assault

Not Insured.

Section of cover 10 - Damage to portable equipment

Not Insured.

Section of cover 11 - Fidelity

Not Insured.

Section of cover 12 - Cyber and data risks

Not Insured.

Schedule of premises

Policy number A31640/0920; Russell Richardson & Sons Limited &/or Total Waste Management Limited

None

Endorsements

Policy number A31640/0920; Russell Richardson & Sons Limited &/or Total Waste Management Limited

These endorsements amend the cover provided by **your** policy A31640/0920 (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 : 100480

EFFECTIVE DATE : 07/09/2020

Coronavirus (COVID-19)

Other than under sections of cover 'public/products liability' and 'employers' liability' **we** will not cover any claim for any loss that is caused by or arises in any way from

- Coronavirus (COVID-19)
- severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- a mutation or variation of SARS-CoV-2
- a threat, fear or likelihood of infection with any of the above

EndorsementRef : R00004

EFFECTIVE DATE : 20/07/2020

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 : 20/07/2020

CHANGE OF DEFINITION OF BUSINESS

The general definition of **business** is deleted and replaced with the following:

Business means the administration and collection of confidential documents for shredding, consultancy advice on waste management issues and advice on disposal of trade waste.

EndorsementRef : R00108

EFFECTIVE DATE : 20/07/2020

RUN OFF FOR SPECIFIC COMPANY (PI)

We will not pay **you** under cover section 1 (professional liability) where **your** legal liability arises from the carrying out of the **business** of Total Waste Management Ltd after 07/09/13.

In all other respects the terms and conditions of **your** policy remain unchanged.

Signed:



Managing director, Markel (UK) Limited

Dated:

04-09-2020