

Offices Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from RSA.

Policy Number: RSAP6244500300

Your Details

Policyholder: Terry Mahoney Traffic Services Ltd

Policyholder's Address: 10 Clover Court, Ty Canol, Cwmbran, Gwent NP44 6LB

Business: Freight Agent

Your Intermediary

Intermediary Name: Towergate Riskline

Address: 8th Floor, Interchange, 81-85 Station Road, Croydon, United Kingdom, CR0 2AJ

Intermediary number: 2078200000

Your Policy Dates

Period of Insurance: From: 07/02/2022 To: 06/02/2023

Quote Date: 20/01/2022 **Valid Until:** 06/02/2022

Your Premium Information

Premium: £192.32 **Insurance Premium Tax:** £23.08

Total Amount Due: £215.40

Reason for Issue: Quotation for Renewal

Premises

10 Clover Court, Ty Canol, Cwmbran, Gwent, United Kingdom NP44 6LB

Policyholder's Trading name at these Premises: Terry Mahoney Traffic Services Ltd

Business at these Premises: Freight Agent

Premises Applicable Clauses

The following clauses apply to these Premises as detailed under the Additional Terms and Conditions:

TRA041 - Exclusion of Products Liability

TRA037 - Products Liability Limited Exclusion

Insurances applicable to the above Premises

Property Damage Insurance

Selected Cover:

Standard Fire and Specified Perils, Subsidence, Ground Heave and Landslip, Accidental Damage

Operative Events

- | | |
|---|--------------|
| • Events 1-7 and 9-11: | Included |
| • Event 8 (Subsidence, Ground Heave or Landslip): | Not Included |
| • Event 12 (Any other accident): | Included |
| • Event 13 (Computer Breakdown): | Not Included |

Buildings	Not Included
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Shop Front	Not Included
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Tenant's Improvements	Not Included
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Rent Payable	Not Included
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General Contents

Specified Items:	Not Included
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All other General Contents	Included	
Declared Value:		£1,085
Uplift Level:		15.00%
Sum Insured:		£1,247

Contents temporarily removed:

Limit of Liability:
15% of Contents Sum Insured

Territorial Limits:
Great Britain, Northern Ireland, Channel Islands and the
Isle of Man and Europe

Other Specified Contents

Computer Equipment & Ancillary Equipment	Not Included	
Computer Systems Records	Not Included	
Deeds and Documents	Included	
Sum Insured:		£108,408
Artwork & Transparencies	Included	
Sum Insured:		£10,841
Trade Samples	Not Included	

Your Contribution

- In respect of Event 8
(Subsidence, Ground Heave or Landslip): N/A
- In respect of any other Damage:
 - General Contents and Other Specified Contents: £250
 - Buildings and any other Property: N/A

All Risks Insurance Included

Section 1 - Unspecified Equipment	Included	
Total Limit:		£2,500
Single Article Limit:		£2,500
Territorial Limits:		
World Wide		

Section 2 - Specified Equipment Not Included

Your Contribution: £100

Business Interruption Insurance

Not Included

Money Insurance

Included

Limits of Liability:

- In Your Business Premises during Working Hours: £3,500
- In Transit: £3,500
- In Bank Night Safe: £3,500
- In Your Business Premises out of Working Hours:
 - Total limit in all locked safes and strongrooms: £3,500

Subject to the above overall total limit not being exceeded, the following maximum limits apply in respect of any one locked safe or strongroom:

 - No specified safes
 - Any other safe or strongroom not listed above: £5,000
- Not in a locked safe or strongroom: £500

Your Contribution:

£50

Personal Injury – Robbery

Number of Units: 2

Benefits per Unit:

- 1 Death £5,000
- 2 Loss of one or more Limbs or Eyes £5,000
- 3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind £5,000
- 4 Temporary Total Disablement from usual occupation (payable per week for a maximum of 104 weeks) £250
- 5 Medical Expenses necessarily incurred in the treatment of the Insured Person (payable per week for a maximum of 104 weeks) 15% of Benefit 4

Other Insurances applicable to the Policy

Transit Insurance

Included

Section 1 - Vehicles owned or operated by You

Number of vehicles:	1
Sum Insured per vehicle:	£2,500
Total Sum Insured:	£2,500
Territorial Limits:	
Great Britain, Northern Ireland, Channel Islands and the Isle of Man	

Section 2 - Exhibitions

Limit per Exhibition:	£2,500
Territorial Limits:	
Great Britain, Northern Ireland, Channel Islands and the Isle of Man and Europe	

Your Contribution: £50

Liabilities Insurance

Section 1 – Employers’ Liability

Included

Limit of Indemnity any one Event (excluding liability arising directly or indirectly out of Terrorism):	£10,000,000
Limit of Indemnity any one Event arising directly or indirectly out of Terrorism:	£5,000,000

Section 2 – Public Liability/Products Liability

Included

Limit of Indemnity any one Event:	£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Products:	£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:	£5,000,000

Your Contribution: £0

Section 3 – Legal Defence Costs

Included

Limit of Indemnity in any one Period of Insurance:	
• Part A:	£250,000
• Part B:	£250,000

Terrorism Insurance

Not Included

Fidelity Insurance

Not Included

Personal Accident Insurance

Not Included

Legal Expenses Insurance

Included

Limit Any One Claim (except where otherwise stated in the Policy):

£100,000

Limit in total for all claims in any one Period of Insurance:

£1,000,000

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy

RIA001 - Restriction in Activities

This clause applies to all Insurances included within the **Policy**.

Cover is excluded for incidents arising from or in connection with activities other than administrative or clerical.

SEC001 - Minimum Standards of Security

This clause applies to Property Damage Insurance in this **Policy**.

Your attention is drawn to 'Requirements which You must comply with' in **Your Policy** wording which includes conditions to the **Policy** on the operation of any **Intruder Alarm System** that may be installed at **Your Business Premises** together with other Security Precautions and Minimum Standards of Security that must be in force at **Your Business Premises**.

Any increase in security required for **Your Business Premises** will be detailed in a separate Clause within this **Schedule**.

TRAI19 - Manual Work Away Exclusion

This clause applies to all Insurances included within this **Policy**.

The business excludes any manual work away from the **Premises** other than collection or delivery, loading or unloading.

The following clauses apply if listed under **Premises Applicable Clauses**

TRA041 - Exclusion of Products Liability

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

Numbers 6 and 7 of "What Is Not Covered" under Section 2 are amended to read

6 Professional Risks

Any legal liability arising from any advice, design or specification provided by **You** or in connection with any product supplied or contract work executed.

7 Contractual Liability

Any legal liability arising from or in connection with any product supplied or contract work executed by **You**.

TRA037 - Products Liability Limited Exclusion

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

We will not provide indemnity for **Injury** or **Damage** to **Property** caused by or arising from products supplied other than

- 1 food or drinks sold or supplied as a service to **Employees** or visitors
- 2 the supply of office requisites to **Employees**
- 3 office equipment (other than stock in trade) that has become surplus to **Your** requirements
- 4 the supply of promotional merchandise.