

**New
Construction Plant and Equipment
Policy Schedule**



Broker:	Miles Smith Ltd
Policy Number:	L201000477A
Issue Date:	22nd June 2020
The Insured:	H Wicks (Lindal) Limited
Correspondence Address:	Sowerby Woods Business Park, Scarth Road, Barrow-In-Furness, Cumbria LA14 4QR
Business Description:	Waste Management, Recycling, Skip Hire, Pallet Services, Commercial Vehicle Repairs, Haulage, On-Site Storage and property rentals
Period of Insurance:	From: 19 June 2020
(Both days inclusive)	To: 18 June 2021

Section 1 - Contractors Plant and Equipment

Owned Plant and Equipment	Insured
Hired-in Plant	Insured
Other Property	Not Insured

Section 2 - Pool Re Terrorism

Terrorism Period of Insurance:	From:	Not Insured
(Both days inclusive)	To:	Not Insured

Policy Wording to Apply: Construction Plant and Equipment - Version 0902UACPE

Law: As defined within the policy wording.

Jurisdiction: As defined within the policy wording.

Territorial Limits: As defined within the policy wording.

Property Insured	Limit of Liability	Excess
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Section 1 - Contractors Plant and Equipment

Owned Plant and Equipment Sum Insured Any One Occurrence:	£880,000	£1,000
Owned Plant and Equipment Limit of Indemnity Any One Item:	£170,000	£1,000
Hired-in Plant Limit of Indemnity Any One Occurrence (Including Continuing Hire Charges Liability):	£350,000	£1,000
Hired-in Plant Limit of Indemnity Any One Item:	£350,000	£1,000
Other Property Sum Insured Any One Occurrence:		
Other Property Limit of Indemnity Any One Item:		

Section 2 - Pool Re Terrorism

Terrorism Period of Insurance:	From:	
(Both days inclusive)	To:	

Endorsements

Waste Trade General Conditions and Exclusions
Human Diseases General Exclusion

Premium:		£25,205.51
Insurance Premium Tax:	12 %	£3,024.66
Policy Fee:		£0.00
Total Payable:		£28,230.17

Important

This Policy is based upon the information provided to us on behalf of the Insured via the broker stated in this document, as a fair presentation of the risk, and we have used this and any further information we have received to decide whether to offer insurance; on the understanding that everything reasonably possible has been done to make sure that all the information given to us is complete and accurate, and that no important facts have been withheld.

If we discover a failure to provide relevant information, or false information has been provided we reserve the right to amend/change the terms of this Policy or even treat any cover provided as if it had never existed. If, as a result of fraud, we treat this Policy as if it had never existed, we may keep any premium paid and may report the matter to the appropriate authorities.

This Policy is additionally based upon the General Subjectivities below. Any other subjectivities applicable are shown in the detail of this Policy including any Endorsements applied.

General Subjectivities

- The Insured is domiciled in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- The Insured has declared to Ensurance UK Ltd a total claims value relevant to this Policy (both paid and outstanding amounts) of £65,124.00 over the last 5 years. This Policy is offered on the basis that all other or additional causes, events or circumstances that have occurred which would give rise to a claim under this Policy, any previous similar insurance cover arranged in the last 5 years, or in the absence of equivalent cover having been arranged, would have produced a loss insured by such, have been declared to Ensurance UK Ltd.

Claims comments: Sept 17 - Fire to Baler

- The Insured has not had an insurance proposal or policy declined, renewal refused, cancelled or special terms applied.
- No named applicant, partner, director or officer of the Insured has a conviction or been charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- No named applicant, partner, director or officer of the Insured has been declared bankrupt or been disqualified from being a company director.

- This Policy is based upon the following values;

Market Value of Owned Plant and Equipment: £880,000

Annual Estimated Hiring-in Charges: £100,000

Market Value of Other Property:

- Is risk survey required by the Company? No

If Hired-in Plant is insured, then the premium under this Policy have been calculated upon estimates furnished by the Insured for the annual estimated hiring in charges. Please refer to General Condition 7. Insurance Premium Adjustment for details on how the premium may be adjusted. The minimum premium to be retained by the Company for any adjustment calculated under General Condition 7. Insurance Premium Adjustment is £21,424.68 (85%)

Permissions

Ensurance UK Limited are appointed and authorised to bind insurance and/or reinsurance risks as an Underwriting Agent on behalf of Swiss Re International SE, UK Branch (Swiss Re International)

Ensurance UK Limited is authorised and regulated by the Financial Conduct Authority. Registration No. 785233. The registered address of Ensurance UK Limited is 2nd Floor, 10 Philpot Lane, London EC3M 8AA.

Data Protection

For information on how we handle data, please refer to the Fair Processing Notice within the accompanying policy wording, or contract your broker for details.

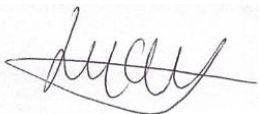
Claim Notification

We would also recommend that you discuss such matters with the broker stated in this document.

Please refer to your policy wording for advices on 'NOTIFYING A CLAIM' directly to Ensurance UK Limited.

Signature

Lauren Young



On behalf of Ensurance UK Ltd