

Office Insurance Schedule

Policy Number: BLU00009050OFF
Period of Insurance: From 00:00 hours on 02/03/2016 To 24:00 hours on 01/03/2017
Effective Date: 02/03/2016
Broker: Bluefin Insurance Services Limited
Insured: Sawmill Architectural and Antiques Limited
Subsidiary Companies: None
Correspondence Address: The Old Sawmill, Elizabeth Street, Macclesfield, Cheshire, United Kingdom, SK11 6QL
Business Description: Auctioneer

Section	Description	Status
A	Contents	Operative
B	All Risks - Specified Business Equipment	Not Operative
C	Buildings	Not Operative
D	Computer Breakdown	Not Operative
E	Business Interruption	Operative
F	Terrorism	Not Operative
G	Personal Accident	Not Operative
H	Employers Liability	Operative
I	Public and Products Liability	Operative
J	Legal Expenses	Operative

Policy Premiums:	Annual	Adjustment	Amount Due
Total (excluding Insurance Premium Tax)	£ 217.54	£ 0.00	
Insurance Premium Tax @ 9.5%	£ 20.67	£ 0.00	
Total (including Insurance Premium Tax)	£ 238.21	£ 0.00	£ 238.21

Section A Contents
Premises: The Old Sawmill, Elizabeth Street, Macclesfield, Cheshire, SK11 6QL

Property Insured:	Sum Insured
Item 1 - Office Contents	£ 2,000
Item 2 - Computers and Ancillary Equipment	£ 0
Item 3 - Stock and Trade Samples	£ 0
Item 4 - Refrigerated Drugs and Medicines	£ 0
Item 5 - Refrigerated Contents Excluding Drugs and Medicines	£ 0
Total	£ 2,000

Cover Extensions:

Glass Breakage	Included
Goods in transit	£2,500
Money and Personal Accident (assault)	Included
Limit a) whilst in transit or in bank night safe	£7,500
Limit b) whilst at the private dwelling of the Insured or authorised employee	£500
Limit c) whilst at the premises during business hours	£7,500
Limit d) when not contained within a locked safe out of business hours	£500
Limit e) when contained within a locked safe out of business hours	£5,000
Limit f) non-negotiable money	£500,000
Deterioration of stock	Not Included
Fidelity guarantee	Included

Section B All risks - Specified business equipment	Not Operative
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Section C Buildings	Not Operative
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Section D Computer Breakdown	Not Operative
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Section E Business Interruption
Premises: The Old Sawmill, Elizabeth Street, Macclesfield, Cheshire, SK11 6QL

	Sum Insured
Gross Revenue	£ 250,000
Indemnity period	12 Months

Section F Terrorism	Not Operative
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Section G Personal Accident	Not Operative
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Section H Employers Liability

Limit of Indemnity	£ 10,000,000
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Section I Public and Products Liability

Limit of Indemnity	£ 2,000,000
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Section J Legal Expenses

Limit of Indemnity	£100,000
Contract Disputes	Included

Policy Excesses		
Section:		Amount of Excess
A	Contents - all losses and damage	£ 250
I	Public and Products Liability - third party property damage	£ 250
J	Legal Expenses - contract disputes where amount in dispute exceeds £ 5,000 - aspect enquiries and tax intervention enquiries	£ 500 £ 200

Endorsements
OFF001 Exclusion – Subsidence Clause 3.2 - Coverage – insured perils
Endorsement OFF001 is operative in respect of the premises situated: The Old Sawmill, Elizabeth Street, Macclesfield, Cheshire, SK11 6QL
Clause 3.2.10 is deleted from this policy.