

Public and Employer's Liability Policy Schedule

Novas Policy Reference	P&M000499PL
Policy Number	UKSCMC59728
Insured	P&M Movers
Address	54, Anchor Avenue, BB30AZ
Period of Insurance	09:00hrs on 09/06/2017 to 00:01hrs 09/06/2018 local standard time
Annual Premium	Annual flat non-refundable premium GBP 228.00 excluding IPT
Insurance Premium Tax	GBP 22.80 in addition to the premium above
Underwriting Charge	GBP 35.00 in addition to the above

Territorial Limits

Territorial Limits means anywhere within Great Britain, Northern Ireland, The Isle of Man or the Channel Islands.

Elsewhere in the world the indemnity granted by

Section 1 of the policy is extended to apply in respect of any Employee whilst temporarily outside the Territorial Limits stated above, provided that such Employee normally resides within the Territorial Limits stated above

Section 2 of this Policy is extended to apply in respect of the activities (excluding manual work outside the member countries of the European Union) in the course of the Business of the directors, partners and/or Employees of the insured temporarily engaged outside the Territorial Limits stated above

Section 2 of the Policy shall apply to occurrences anywhere in the worlds caused by Products supplied from or worked upon in the Territorial Limits stated above

Number of Vehicles Insured under this Contract	2	
Type of Operations		
Operation	Insured/Not Insured	Excess (Each and Every Claim)
Courier and Light Haulage operating vehicles not exceeding 8.25 tonne maximum authorised mass	Insured	GBP 250.00
Sections Applicable	Insured/Not Insured	Limit of Indemnity
Section 1 Employer's Liability	Insured	GBP 10,000,000.00
In respect of bodily injury sustained by an employee caused during the period of insurance within the territorial limits and arising out of and in the course of the employment by the insured in the business		
Section 2 Public and Products Liability	Insured	GBP 2,000,000.00
In respect of accidental		
Bodily injury occurring		
Damage to material property occurring		
Personal nuisance or obstruction occurring		
Personal and advertising injury offenses committed		
During the period of insurance within the territorial limits and arising in connection with the business		
The Insurer will also pay costs and expenses in respect of any occurrence to which this policy applies		
Indemnity to Principal Extension	Insured	GBP 2,000,000.00

Subject otherwise to the Policy Terms and Conditions

This Schedule is to be read in conjunction with, and forms part of the accompanying Chubb Freight Liability Policy wording and any endorsements contained or attached therein.

The Maximum Liability under this policy when bound shall not exceed the Policy Limit stated in this Schedule.

Underwritten by Chubb European Group Ltd - Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom.

Registered in England number 1112892 at 100 Leadenhall St, London EC2A 2BP. Full details can be found online at <https://register.fca.org.uk>
Issued by Novas Insurance Services for Direct Customer