



**POLICY
SCHEDULE**

**Packaged: Offices and Surgeries
POLICY**

Policy No: BAG12645002392

Period of Insurance from 20/02/2018

To Midnight

19/02/2019

Your Insurance Broker
Please contact your broker if you have any questions or if you wish to make any adjustments.

Broker Agency Number: 12645

Premium Due (ex IPT) £175.00

IPT (at the current rate) £21.00

Total Payable £196.00

Policyholder / Company Name Cox & Co (Scotland) Ltd

Trading Name

Correspondence Address

28 Thistle Street
Edinburgh
Midlothian
EH2 1EN

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database – The Employers' Liability Database (ELD).

Covea Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a record of Your Employer reference Number(s) (ERN) to be insured by this policy.

Employer Reference Number

Reason for Issue NEW BUSINESS

Schedule Dated

25/01/2018

**IMPORTANT Any query should be referred immediately to Your Insurance Broker or Intermediary.
Please read this Schedule carefully, check that it meets Your requirements and keep it safely with Your policy wording**



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Policyholder / Company Name	Cox & Co (Scotland) Ltd
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The following Sections are operative where indicated	Sums Insured (£)
<p>Premises Location Number: 1</p> <p>Premise address: 28 Thistle Street, Edinburgh, Midlothian, United Kingdom, EH2 1EN</p> <p>Business Description: Property Letting</p> <p>Section 1 - Property Damage</p> <p>Buildings Subsidence Rent Payable Indemnity Period Tenants Improvements</p> <p>Contents:</p> <p>Specified Contents Computer Equipment Airline Tickets and Travellers Cheques</p> <p>Unspecified Contents</p> <p>All Risks Specified Item All Risk – Specified Item Maximum Item Limit Territorial Limits – Worldwide</p> <p>Office and Surgeries Shop Front</p> <p>Goods In Transit – Own Vehicles Goods In Transit – Rail or Post Courier</p>	<p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>3,000</p> <p>5,000</p> <p>5,000</p> <p>25,000</p> <p>5,000</p> <p>25,000</p> <p>10,000</p> <p>500</p>

Reason for Issue	NEW BUSINESS	Schedule Dated	25/01/2018
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	Sums Insured (£)
The following Sections are in force where indicated	
Section 2 - Business Interruption	
Gross Revenue	250,000
Indemnity Period	24 months
Book Debts	50,000
Section 3 - Equipment Breakdown: Limit of Liability any one Accident	5,000,000
Section 4 - Money and Assault	
Non-negotiable money	500,000
In a bank night safe	5,000
In Transit	5,000
On the premises during business hours	5,000
On the premises out of business hours contained in a locked safe	3,500
On the premises out of business hours not in a safe	500
In your home or in the home of any authorised employee	1,000
Section 5 - Employers Liability	10,000,000
Section 6 - Public and Products Liability	5,000,000
Section 7 - Terrorism	NOT INSURED
Section 8 - Legal Expenses	NOT INSURED

Excess Applicable	
Premises Location 1	
Property Damage Excess (Excluding Subsidence)	£250
Subsidence	NOT INSURED
Equipment Breakdown	£250
Money	£100
Public and Products Liability – Third Party Property Damage	£250

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The Endorsements shown below apply to your policy.

Hazardous Locations

We will not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with any work on or in:

- a) docks, harbours or railways
- b) watercraft of offshore gas or oil installations
- c) chemical or petrochemical works, oil or gas refineries or storage facilities
- d) aircrafts, airports of airfields
- e) power stations
- f) nuclear power stations
- g) any installation site where nuclear processing is undertaken
- h) towers, steeples, chimney shafts, blasts furnaces, viaducts, bridges, flyovers, dams, motorways, quarries, mines, or collieries

Property Management

Section 5: Employer' Liability

Section 6: Public and Products Liability

The indemnity provided (other than in respect of Injury to an **Employee**) shall not apply to liability for Injury or **Damage** arising in connection with the management of property

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Covea Insurance plc, Norman Place, Reading RG1 8DA

Telephone: 0330 221 0444 Fax: 0118 955 2211 Website: www.coveainsurance.co.uk

Registered in England and Wales 613259

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277