

SCHEDULE OF INSURANCE



HENDERSON
INSURANCE BROKERS

This Schedule should be read in conjunction with Your Policy Wording

Combined Liability Policy

Agent: Henderson Insurance Brokers Limited
Agent Address: Trueman House, Capitol Park, Leeds, LS27 0TS

Binder UMR: B1908C1601873

Policy Number: FAR04/0046

The Insured: IK-Eco Ltd t/as Aim to Recycle

Address: Abbotsford Road, Felling, Gateshead, Newcastle, Tyne &
NE10 0EX

Business: Plastic and Paper Recycling and Re-Processing Polythene
and Cardboard

Policy Period: 18 April 2017 to 17 April 2018

and any subsequent period for which renewal of this insurance is agreed.

Reason for Issue: New Business

PREMIUM: 100% Minimum and Deposit Premium and Adjustable

Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium

Employers' Liability Premium	£10,000.00	Operative
Public/Products Liability	£3,750.00	Operative
Premium Due (Excl. IPT):	£13,750.00	
Insurance Premium Tax:	£1,375.00	
Total Premium Due:	£15,125.00	

Policy Version: Liability Policy Wording IA
Broker: Henderson Insurance Brokers Limited
Broker Address: Trueman House, Capitol Park, Leeds, LS27 0TS

INSURANCE IS PROVIDED BY THIS POLICY DURING THE POLICY PERIOD STATED
ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD "OPERATIVE" IS SHOWN

WHERE THERE IS NO INSURANCE THE WORDS "NOT OPERATIVE" IS SHOWN



WAGEROLL AND TURNOVER

Total Wageroll: £418,000
Total Turnover: £1,650,000

LIMIT OF INDEMNITY

Section	Description	Limit of Indemnity
1 - Employer's Liability	Any one occurrence or series of occurrences arising from one event	£10,000,000
2 - Public Liability	Any one occurrence or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance	£5,000,000
3 - Products Liability	Any one occurrence and in the aggregate in the Period of Insurance	£5,000,000

Excess Applicable

1 - Employer's Liability Not Applicable
2 - Public Liability £1,500 each and every loss
3 - Products Liability £1,500 each and every loss

Warranties, Endorsements and Condition (full wordings accompany this policy schedule)

- L1 WORK AWAY EXCLUSION
- L33 SKIP HIRE WARRANTY
- L34 CIVIC AMENITY/WASTE TRANSFER SITES EXCLUSION
- L36 WASTE DISPOSAL WARRANTY
- L38 LANDFILL SITES EXCLUSION
- L97 PERSONAL PROTECTIVE EQUIPMENT CONDITION
- L108 RESTRICTED ACCESS WARRANTY
- L113 HAZARDOUS MATERIALS EXCLUSION

SURVEY: Not Required

**THIS INSURANCE IS EFFECTED BY HENDERSON INSURANCE BROKERS LIMITED
ON BEHALF OF FARADAY UNDERWRITING LIMITED**

Signed and Dated:

Authorised Signature:

Date: 20 April 2017

Issued by: Henderson Insurance Brokers Limited, First Floor, 1 Whitehall Riverside, Leeds, LS1 4BN

Combined Liability



Date Issued: 20 April 2017
Policy Number: FAR04/0046
The Insured: IK-Eco Ltd t/as Aim to Recycle

Warranties, Endorsements and Conditions attaching to and forming part of the above policy:

L1 WORK AWAY EXCLUSION

We shall not cover You under Section 2 of this Policy against liability arising from any work carried on away from Your premises, other than that of collection and delivery or sales trips and exhibitions

L33 SKIP HIRE WARRANTY

You agree that as a specific condition of the hiring out of any skip You shall require the hirer to be responsible for
(a) obtaining local authority or other consent(s) required
(b) effecting and maintaining such lighting as may be required in respect of such skip when used or left on a road [public highway?]

L34 CIVIC AMENITY/WASTE TRANSFER SITES EXCLUSION

We shall not cover You under Sections 1,2 & 3 of this Policy against liability arising from the ownership and/or operation of civic amenity and/or waste transfer sites other than sites for Your own use only and which are secured against unauthorized access

L36 WASTE DISPOSAL WARRANTY

You agree that all waste material of any description shall be disposed of at a licensed tip and in accordance with the terms of such licence

L38 LANDFILL SITES EXCLUSION

We shall not cover You under Sections 1, & 2 of this Policy against liability arising from the ownership and/or operation of landfill sites

L97 PERSONAL PROTECTIVE EQUIPMENT CONDITION

It is a condition precedent to liability under this Policy that:-

1. all Employees are made aware of the dangers of not using personal protective equipment,
2. personal protective equipment is provided,
3. a register is maintained which demonstrates that Employees have received appropriate training and are fully conversant with the way in which to access and use such personal protective equipment.

If You do not do so We may reject or be unable to deal with Your claim or be unable to cover Your claim in full.

L108 RESTRICTED ACCESS WARRANTY

You agree that the following special precautions will be complied with on each occasion in relation to any third party visitor on any premises owned or operated by You

- (a) All visitors to be signed in and out by You including date and time record keeping
- (b) All visitors to be accompanied at all times by a competent person employed by You
- (c) You shall not permit any visitor to break up or remove any metals or other materials or vehicle including spare parts and accessories or use any equipment

L113 HAZARDOUS MATERIALS EXCLUSION

We shall not cover You under Sections 1, 2 & 3 of this Policy against liability arising from the use handling storage or carriage of any material or substance recognised as toxic or otherwise hazardous as defined by The Hazardous Waste (England and Wales) Regulations 2005 and any subsequent Regulations that apply

Combined Liability



Date Issued: 20 April 2017

Quotation Number: FAR04/0046

The Insured: IK-Eco Ltd t/as Aim to Recycle

Warranties, Endorsements and Conditions attaching to and forming part of the above quotation: