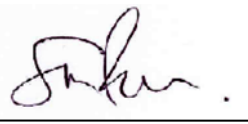




Policy Schedule

Stuart Smith (Derby) Limited - A31101/0820

Miscellaneous (other professions) professional risks combined policy

Policyholder:	Stuart Smith (Derby) Limited
Address:	49 Queen Street, Derby, Derbyshire, DE1 3DE
Period of insurance:	12-08-2020 to 11-08-2021 (both dates inclusive)
Premium:	£1,533.57 (+IPT @ 12.00% = £ 184.03) = £1,717.60
Cover provided:	As shown in the schedule of cover 1, 3, 4, 11
Limits, sums insured, benefits, excess and jurisdiction:	As shown in the schedule of cover
Signed:	 _____
Date:	<u>08-08-2020</u> Managing director, Markel (UK) Limited.

Schedule of cover

Policy number A31101/0820; Stuart Smith (Derby) Limited

Section of cover 1 - Professional liability

Limit: £1,000,000
Excess: £1000
Jurisdiction: United Kingdom

Section of cover 2 - Public/products liability

Not Insured.

Section of cover 3 - Directors and officers

Limit: £250,000
Excess: £0
Jurisdiction: Worldwide (excluding USA / Canada)

Section of cover 4 - Entity defence

Limit: £100,000
Excess: as stated in the cover section

Section of cover 5 - Employers liability

Not Insured.

Section of cover 6 - Employment law protection

Not Insured.

Section of cover 7 - Property damage

Not Insured.

Section of cover 8 - Business interruption

Not Insured.

Section of cover 9 - Money and personal assault

Not Insured.

Section of cover 10 - Damage to portable equipment

Not Insured.

Section of cover 11 - Fidelity

Limit: £25,000
Excess: £2500

Section of cover 12 - Cyber and data risks

Not Insured.

Schedule of premises

Policy number A31101/0820; Stuart Smith (Derby) Limited

None

Endorsements

Policy number A31101/0820; Stuart Smith (Derby) Limited

These endorsements amend the cover provided by **your** policy A31101/0820 (Policyholder: Stuart Smith (Derby) Limited)

Please read the endorsements carefully and if **you** have any queries, contact **your** insurance broker.

You should keep these endorsements with **your** policy document, policy schedule, and any other endorsements issued. **Your** policy document, policy schedule and endorsements, taken together, define the cover provided.

EndorsementRef : 100480

EFFECTIVE DATE : 26/03/2020

Coronavirus (COVID-19)

Other than under sections of cover 'public/products liability' and 'employers' liability' **we** will not cover any claim for any loss that is caused by or arises in any way from

- Coronavirus (COVID-19)
- severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- a mutation or variation of SARS-CoV-2
- a threat, fear or likelihood of infection with any of the above

EndorsementRef : R00004

EFFECTIVE DATE : 12/08/2018

AGGREGATE COSTS INCLUSIVE (PI)

Under cover section 1 (professional liability) cover a (civil liability) is deleted and replaced by the following:

a CIVIL LIABILITY

We will pay **you** for **your** legal liability for damages and costs awarded against **you** arising from any claim first made against **you** and reported to **us** during the period of insurance shown in the policy schedule which arises from any actual or alleged

- negligence
- unintentional breach of confidentiality
- unintentional breach of copyright
- libel, slander or defamation
- any other actual or alleged act, error or omission that results in a civil liability

committed during the carrying out of **your professional services**.

In addition **we** will pay **your costs and expenses** resulting from the claim.

WHAT WE WILL PAY

The most **we** will pay in the period of insurance shown in the policy schedule for


- all claims in total, plus
- all **costs and expenses**

is the **limit**.

We will not pay the **excess**. This must be paid by **you**. The **excess** applies to **your** legal liability for damages and **costs and expenses** in respect of each claim or series of claims arising from the same original cause.

In all other respects the terms and conditions of **your** policy remain unchanged.

Signed:

A handwritten signature in black ink, appearing to be 'J. Khan', written over a horizontal line.

Managing director, Markel (UK) Limited

Dated:

08-08-2020