



Combined Liability General Schedule

Policy Number	B6991SCO2017S01/DTWSAL2051/SCO-035-BLU-2017			
Policy Form Reference	Combined Liability General - DTW1991 - Policy Wording v1 03 09 2018			
Insured	East Coast Line Marking Ltd			
Address	17 Grosmont Close, Hull	Postcode	HU8 9LW	
Effective Date	28/01/2019			
Expiry Date	27/01/2020			
Renewal Date	28/01/2020			
Reason for Issue	Renewal			
Premium	Insurance Premium	Insurance Premium Tax	Administration Fee	Total
	£780.00	£93.60	£25.00	£898.60
Premium Basis	Premium payable in full, based on the estimates provided, non adjustable			
Intermediary/Broker	Hedon Insurance Consultants Ltd			
Issued By	Victor Insurance, 14 Kings Court, Newmarket, Suffolk, CB8 7SG			
Insured By	Syndicate 1991 at Lloyd's			
Insured's Business Description	Road Marking and Removal			
Sections in Force	Employers Liability	Insured		
	Public Liability	Insured		
	Products Liability	Insured		

Limits

Employers Liability



Employers Liability	£10,000,000	any one event
Health and Safety Defence Costs	£1,000,000	any one Period of Insurance
Manslaughter Costs	£1,000,000	any one Period of Insurance
Asbestos	£5,000,000	any one event
War and Terrorism	£5,000,000	any one event

Public and Products Liability

Public Liability	£5,000,000	any one event
Products Liability	£5,000,000	any one event and in the aggregate
Health and Safety Defence Costs	£1,000,000	any one Period of Insurance
Manslaughter Costs	£1,000,000	any one Period of Insurance
Financial Loss	£25,000	any one Period of Insurance
Terrorism	Not Insured	

Estimates

	Wageroll	Turnover	
Clerical		UK & Europe	£80,000
Manual		USA & Canada	
Manual Work Away	£20,000	Worldwide	
Heat Work Away			
Bona Fide Subcontractors			
All other employees	£25,000		
Please describe: Director Wage & Dividend			

Excess

Third Party Property Damage	£500
Financial Loss	10% of the loss or £2,500 whichever is the greater



Endorsements

DTWSAL 86 - Motorway Exclusion

We shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with any work on or alongside motorways.

DTWSAL 79 - Permit to Work Condition

It is a condition precedent to the liability of the **Insurer** that prior to the commencement of work the **Insured** shall obtain their principals written instructions for the work to be carried out and that following completion the principal's written confirmation of acceptance is obtained.

DTWSAL 30 - Personal Protective Equipment Condition

It is a condition precedent to the liability of the **Insurer** that the use or wearing of Personal Protective Equipment by any **Employee** is rigorously enforced and that Personal Protective Equipment is supplied with necessary training in use to any **Employee** and that a formal record is maintained confirming receipt of such equipment.

DTWSAL 1 - Bona Fide Sub-Contractors Clause

It is warranted by the **Insured** that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence.
- Public liability coverage with an indemnity limit of not less than the limits provided by this **Policy**.
- An indemnity to the **Insured** as principal.

It is further warranted by the **Insured** that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement including but not limited to the assumption of any liability or potential liability on behalf of any bona fide sub-contractor or the waiver of any rights of recourse against any bona fide sub-contractor.

Signature

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

Date

23/01/2019

Where Employers' Liability Cover has been requested:



Employer Registration Number (ERN) 120/NA59349

Subsidiary Companies Insured by this Policy

Name

ERN

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