

LIABILITY RENEWAL SCHEDULE

Certificate Wording/Reference:	Liability: AUK2500048	
Policy Number:	CS/LIAB/9448241	
Insured:	South Coast Clearance Services Limited	
Correspondence Address:	94 Victoria Road, Southampton, Hampshire, SO19 9EF	
Trade / Occupation:	Home Clearance and Rubbish Removal (per capita) 100% Domestic Household Clearances & Domestic & Commercial Removals	
Period of Insurance:	07 June 2026 to 06 June 2027 both days inclusive	
Renewal Date:	07 June 2027	
Insurer:	Liability - Accelerant Insurance UK Ltd	
Excess:	As stated in the certificate wording and/or conditions	
Employers Liability Premium:	Minimum and deposit, non refundable and adjustable at:	£322.23
	0.00% on Manual Principals	
	0.00% on Other Manual Employees	
Public/Products Liability Premium:	Minimum and deposit, non refundable and adjustable at:	£456.98
	0.00% on estimated annual turnover UK	
Total Premium:		£779.21
Insurance Premium Tax		£93.51
Policy Administration Fee:		£25.00
Total Amount Due:		£897.72

LIMITS OF INDEMNITY

EMPLOYERS LIABILITY:	any one occurrence	£10,000,000
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
PRODUCTS LIABILITY:	any one occurrence and in all in the Period of Insurance	£5,000,000
LEGAL EXPENSES:	any one event	Not Insured
LEGAL EXPENSES:	Aspect Enquiries	Not Insured
LEGAL EXPENSES:	Employment Disputes Compensation Awards aggregate limit payable during any Period of Insurance	Not Insured
TOOLS:	Total Sum Insured	Not Insured
TOOLS:	Maximum any one item	Not Insured

EXCESSES

Third Party Property Damage and Bodily Injury Excess

£250.00

Aspect Enquiries Excess

£250.00

TRADING ADDRESSES

Primary Trading Address:	94 Victoria Road, Southampton, Hampshire, SO19 9EF
Trading Addresses:	

ADDITIONAL CONDITIONS

B0750RNAFB2500210

769: Approved Waste Sites Condition

It is a condition precedent to liability under this policy that waste is disposed of at approved waste/recycling sites only

845: Hazardous Materials Exclusion

The Insurer shall not provide indemnity under this Policy 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

L114: Personal Protective Equipment Condition

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

L208: Per Capita Rating Endorsement

The premium is rated per person based on the numbers of people you have declared & are shown in the statement of fact .
This declaration must be kept up to date & you must advise any alterations both at renewal & immediately any that occur during the policy year .

929: Hazardous Locations 1

This Policy shall not provide indemnity or betterment to the Insured in respect of liability arising from activities or work undertaken in, or immediately adjacent to, any of the following locations :

Airports, aircraft or aerospace systems
Amusement parks, stadia or spectator stands
Bridges
Dams
Docks, quays, harbours, boatyards or inland waterways
Hovercraft or watercraft
Offshore structures and work underground or underwater
Oil, gas or chemical companies in respect of work relating to drilling, producing, refining and/or distributing
Power stations or nuclear plants
Quarries
Railways, tramways and cable-cars
Towers, steeples or chimney shafts
Tunnels or sewers

L019: Bona Fide Sub-Contractors Condition

It is a condition precedent to our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

- i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
- ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

L020: Burning of Debris Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the burning of debris.

L078: Heat Work Away Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried on away from the Your Premises involving the use, application or intentional generation of any heat, naked flame or spark.

L089: Item Being Worked Upon Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of loss or damage, including shrinkage or discolouration, to articles on which You are or have been working where the loss or damage results from such work.

L125: Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

L145: Skip Hire Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out or in consequence of any skip hire and/or supply.

L169: Tree Felling Exclusion

We will not indemnify You under this insurance in respect of any claims arising out of or caused by tree felling or the lopping or pruning of trees.

L217: Hazardous Work

This Policy shall not provide any indemnity of benefit in respect of liability arising from any of the following activities :

1. Waste recycling
2. Waste Storing
3. Waste sorting

STATEMENT OF FACT

Disclosure

This product meets the demands and needs of those Business proprietors who wish to have cover in place to protect their assets and earnings. Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. You should check your Schedule and Statement of Fact carefully to ensure you have the required cover.

This statement does not form part of the terms and conditions of your policy.

This Statement of Fact forms part of your insurance contract. It is a record of answers specifically provided to ourselves, and also of some Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances.

The information recorded in this document has been material to our assessment of :

1) your eligibility for this policy; 2) the terms and conditions applying to your policy; 3) your insurance premium.

Please check this form immediately. If any of the information is incorrect please call your broker on their usual number - failure to do so could invalidate the policy from inception or result in a claim being repudiated.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have ever:

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	No
b) been disqualified from being a company director?	No
c) had a County Court Judgement or Sheriff Court Decree?	No
d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences?	No
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters?	No

The Business

Correspondence Address	94 Victoria Road, Southampton, Hampshire, SO19 9EF
How many years have you been trading?	0
What date would you like cover to begin?	
Is there any manual work away from the premises other than collection & delivery?	No
Is there any work at height or depth or in enclosed spaces?	No
Do you or any of your employees engage in the application of heat away from the business premises?	No
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, hoists, slings, cradles or processes involving a noise level in excess of 85db?	No
Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways?	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract?	No
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	Yes
Do you have less than 5 employees?	No
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	Yes
Do you have a formal safety-training plan for employees?	Yes
Do you have a document procedure for high-risk activities?	Yes

Additional Information

10% Scrap Metal

Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you?

No

The Financials

Estimate Annual Turnover:

UK	£500,000
USA/Canada	£0
Rest of the World	£0
Payments to bona-fide subcontractors	£0

Number of Employees:

Clerical Principals/Directors	0
Manual Principals/Directors	2
Clerical staff/LOSC's	0
Manual staff/LOSC's	1

Estimated Annual Wagerolls:

Clerical Principals - non manual labour	£0
Clerical Employee's - non manual labour	£0
Manual Principals	£28,000
Manual Employee's - Drivers / Yardsmen	£0
Manual Employee's - Woodworking machinists	£0
Manual Employee's -All other	£8,400
Labour only subcontractors	£0