



Schedule

This policy was issued by PolicyBee Ltd. Questions and concerns should be directed to them on 0345 222 5360.

Broker/Coverholder: PolicyBee Ltd, 14 Brightwell Barns, Waldringfield Road, Ipswich, IP10 0BJ

Insurer: AXA XL Insurance Company UK Limited

Unique Market Reference Number: B0334SC3342023301

Policy number 15410872

Insured: Ebor Inventories

Address: 7 Strensall Park, Strensall, York, YO32 5SF

Period of insurance: From: 23/01/2025

To: 22/01/2026

Both dates inclusive

Renewal anniversary date: 23/01/2026

Business: Inventory Clerk

Premium: £130.72

Plus Insurance Premium Tax: £15.69

Total due: £146.41

Statement of fact date: 23/01/2025

Professional indemnity section

Wording: AXAXLPB SP(2)

Limit of indemnity: £100,000 each claim, **defence costs** payable in addition

Excess: Nil

Geographical limits: Worldwide excluding USA and Canada

Applicable courts: Worldwide excluding USA and Canada

Sub-limits of indemnity: Loss of documents £100,000 in total in any one **period of insurance** including **defence costs**

Discovery run-off £100,000 in total in any one **period of insurance** including **defence costs**

Criminal prosecution £100,000 in total in any one **period of insurance** including **defence costs**

Losses from dishonesty £25,000 in total in any one **period of insurance** including **defence costs**

Sub-limits excess: Loss of documents £250 each and every claim

Criminal prosecution £250 each and every claim

Retroactive date: 23/01/2025

Discovery run-off purchased: No



Public and products liability section

Wording:	AXAXLPB PL(2)														
Limit of indemnity:	£1,000,000 each claim, defence costs payable in addition														
Excess:	£250 each and every claim														
Geographical limits:	Worldwide excluding USA and Canada														
Applicable courts:	Worldwide excluding USA and Canada														
Sub-limits of indemnity:	<table><tr><td>Data Protection Act</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Consumer Protection Act Part II and Food Safety Act</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Health & Safety at Work Act</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Defective Premises Act</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Pollution liability</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Housing grants, construction and regeneration act 1996</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr><tr><td>Manslaughter defence costs</td><td>£250,000 in total in any one period of insurance including defence costs</td></tr></table>	Data Protection Act	£250,000 in total in any one period of insurance including defence costs	Consumer Protection Act Part II and Food Safety Act	£250,000 in total in any one period of insurance including defence costs	Health & Safety at Work Act	£250,000 in total in any one period of insurance including defence costs	Defective Premises Act	£250,000 in total in any one period of insurance including defence costs	Pollution liability	£250,000 in total in any one period of insurance including defence costs	Housing grants, construction and regeneration act 1996	£250,000 in total in any one period of insurance including defence costs	Manslaughter defence costs	£250,000 in total in any one period of insurance including defence costs
Data Protection Act	£250,000 in total in any one period of insurance including defence costs														
Consumer Protection Act Part II and Food Safety Act	£250,000 in total in any one period of insurance including defence costs														
Health & Safety at Work Act	£250,000 in total in any one period of insurance including defence costs														
Defective Premises Act	£250,000 in total in any one period of insurance including defence costs														
Pollution liability	£250,000 in total in any one period of insurance including defence costs														
Housing grants, construction and regeneration act 1996	£250,000 in total in any one period of insurance including defence costs														
Manslaughter defence costs	£250,000 in total in any one period of insurance including defence costs														

Endorsements applicable to Professional indemnity insurance

Clause AXAXL2

Excluded activities list

The following occupations and business activities are not covered under this policy:

Actuaries, anyone involved in medical treatment and diagnosis, architecture, bailiffs/sheriffs, barristers, broadcasting, construction professionals, engineering (including civil and structural), film production, independent financial advisors (IFAs), insurance intermediaries, lawyers, legal advisors, manual trades and crafts (e.g. painters, decorators, electricians, carpenters, plumbers, plasterers etc.), product design, solicitors, surveyors, trade associations.

Endorsements applicable to the whole policy



Clause AXAXL1

Continuous policy endorsement

We and you agree that this Policy will automatically renew at the anniversary date stated in the Schedule and at each subsequent anniversary date annually after it until either we or you cancel this Policy.

Therefore, wherever there is reference to period of insurance in the Policy wordings, it will mean the twelve month period from the last anniversary date.

We may at our discretion amend the Policy premium, its terms or conditions, however if this is our intention we will give you at least thirty days notice of any intended changes. If you are unhappy with our proposed amendments, you will have the option to decline to continue with the Policy at the anniversary date or, if the amendments are proposed during the period of insurance, in accordance with the General Conditions cancellation clause.

Where the Policy is issued on a continuous cover basis the General Conditions cancellation clause and premium payment clause are deleted and replaced by the following:

Cancellation and premium payment

Subject always to any lesser period of notice permitted in respect of non-payment of premium, we or you may cancel this Policy by giving thirty days' notice in writing. You will be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

If any premium remains unpaid twenty one days after the due date we will cancel the Policy by giving you seven days' notice via PolicyBee Ltd. The cancellation date will be the date on which the premium was due to be paid.

We will confirm the cancellation and amended period of insurance in writing.

Special Notice

Please review your Duty of Disclosure document regularly. This document records certain information we use to underwrite your Policy. It also shows you the maximum figure your turnover and wageroll is allowed to reach before you have to notify us of the updated figures. It is very important that you tell us via PolicyBee Ltd as soon as reasonably practicable if you know your figures have, or are about to, exceed those figures shown in the Duty of Disclosure document. Failure to do so could mean we may be entitled to treat this insurance as if it never existed.



Clause AXAXLPI 028 MNC

Multinational coverage endorsement

In consideration of the premium charged and subject to the terms, conditions, limitations and exceptions of this policy, **We** shall provide coverage under this policy on the following alternative bases:

A. Licensed Coverage

We shall provide licensed coverage in jurisdictions where **We** are licensed and/or admitted to do so; or:

B. Unlicensed Coverage

We shall provide coverage on an unlicensed or non-admitted basis in jurisdictions where it is not prohibited by any applicable law or regulation in that jurisdiction; or:

C. Financial Interest Coverage

We shall provide coverage to **You** for **Your** financial interest in any entity which would otherwise be covered under this policy which is located in a jurisdiction where:

(i) applicable law or regulation do not, to the best of **Our** good faith knowledge, allow **Us** to provide coverage; or

(ii) **You** have elected that the policy will not cover such entity directly but will cover **Your** own financial interest in such entity.

Any entity falling within sub-paragraphs C.(i) or (ii) above is referred to as an "Uncovered Entity".

Where Financial Interest Coverage is triggered, the policy will not provide any coverage for the Uncovered Entity, and **We** and **You** further agree that:

(iii) **You** have a financial interest in the Uncovered Entity because **You** benefit financially from the continued operation of the Uncovered Entity and/or would be prejudiced by loss to, or damage to, or liability incurred by the Uncovered Entity in the operation of its business; and

(iv) **We** shall reimburse **You** in respect of any loss to **Your** financial interest, by way of agreed valuation calculated as the amount which would have been payable to the Uncovered Entity if a policy with the same terms and conditions as this policy had been issued to such Uncovered Entity, save that no reimbursement shall be provided in respect of any insuring clause which would have covered any individual person.

(v) where **You** are not, directly or indirectly, the 100% owner of the Uncovered Entity, **You** will act on **Your** own behalf and on behalf of all other parties with a financial interest in the Uncovered Entity ("Other Interests") in purchasing insurance for 100% of the financial interests in the Uncovered Entity provided that the Other Interests have duly authorised **You** to so act and **We** are permitted to provide insurance to the Other Interests. In the event of a loss it is agreed that **We** shall fully discharge **Our** obligations under this clause by paying, subject to the terms, conditions, limitations and exceptions of this policy, 100% of the loss of the Other Interests to **You**.

Where loss to **Your** financial interest is reimbursed under this policy, **We** shall be subrogated to all of **Your** rights and remedies. If requested by **Us**, **You** shall:

(vi) report fully and fairly on any causes of action which the Uncovered Entity may have against any third party arising out of the facts and circumstances which gave rise to the loss; and

(vii) procure that the Uncovered Entity assigns to **You** the benefit of any cause of action it may have against any such third party (including any insurer issuing a policy to the Uncovered Entity) and that the Uncovered Entity shall cooperate with **Us** in pursuing such cause of action.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Clause AXAXL YBP

Your broker: PolicyBee

Your policy is administered and issued by your broker, PolicyBee. PolicyBee is an acting agent of Axa XL. Contact them if you need to change your policy, ask a question, or if you think you have a claim.

You can call: 0345 222 5360, email: contactus@policybee.co.uk, or write to: 14 Brightwell Barns, Waldringfield Road, Brightwell, IP10 0BJ.

Kerri-Ann Hockley
Director, PolicyBee Ltd

Clause AXAXL4.1

Sanctions Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



Legal helpline

Available Monday to Friday from 9am to 5pm for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

Telephone DAC Beachcroft LLP on 0117 918 2755

This helpline gives legal advice on general commercial and business matters such as tax, property and employment issues, as well as advice about potential problems that may give rise to a claim.

Unfortunately, it won't give specific advice on policy coverage or validity issues, nor will it advise as to whether or not you do actually have a claim.

Advice is free for the first 30 minutes only.