

**COMMERCIAL COMBINED POLICY SCHEDULE**

<b>Agent:</b>	Bargate Holroyd	<b>Policy Number:</b>	82328642
<b>Insured:</b>	Langham Spires (Management) Company Limited	<b>UMR:</b>	B6024U238345121
<b>Address:</b>	C/o Andrew Bird 35 Ruddle Way Langham Oakham Rutland LE15 7NZ	<b>Commercial Combined Premium</b>	<b>£268.75</b>
		<b>Legal Expenses Premium</b>	<b>£75.00</b>
		<b>Total Insurance Premium</b>	<b>£343.75</b>
		<b>Insurance Premium Tax at 12%</b>	<b>£41.25</b>
		<b>Policy Fee</b>	<b>£25.00</b>
		<b>Total Premium Payable</b>	<b>£410.00</b>
<b>Period of Insurance:</b>	31 <sup>st</sup> December 2021 to 30 <sup>th</sup> December 2022 (both days inclusive)		
<b>Business Description:</b>	Residents Association		

SECTION	SECTIONS COVERED
A MATERIAL DAMAGE	NOT INSURED
B MONEY & ASSAULT	NOT INSURED
C GOODS IN TRANSIT	NOT INSURED
D BOOK DEBTS	NOT INSURED
E LOSS OF LICENCE	NOT INSURED
F BUSINESS INTERRUPTION	NOT INSURED
G EMPLOYERS LIABILITY	INSURED
G PUBLIC LIABILITY	INSURED
G PRODUCTS LIABILITY	NOT INSURED
H FIDELITY	NOT INSURED
I ALL RISKS AWAY FROM THE PREMISES	NOT INSURED
J DETERIORATION OF STOCK	NOT INSURED
K COMPUTER BREAKDOWN	NOT INSURED
L PERSONAL ACCIDENT	NOT INSURED
M LEGAL EXPENSES	INSURED

**EXCESS**

Where the schedule shows the section below as included, the Insured shall bear the following amounts of each and every claim

G LIABILITY	£250 each and every loss in respect of Third Party Property Damage
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Authorised and Signed on behalf of Insurers

Date: 13 December 2021

**SECTION G – EMPLOYERS’, PUBLIC AND PRODUCTS LIABILITY**

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	<b>LIMIT OF INDEMNITY</b>
Employers Liability – Sub Section 1	£10,000,000
Public Liability – Sub Section 2	£2,000,000
Product Liability – Sub Section 3	NOT INSURED

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Platinum Underwriting Ltd

Registered in England & Wales No. 9415821

Registered Office: 22 Eastcheap London EC3M 1EU

Telephone +44 (0) 844 371 1005 [www.platinumunderwriting.com](http://www.platinumunderwriting.com)

Platinum Underwriting Ltd is an Appointed Representative of Leadenhall Insurance Brokers who are authorised and regulated by the Financial Conduct Authority

Issued on behalf of Argenta Syndicate 2121 at Lloyd’s under Binding Authority Agreement No. B6024A0000121

**SECTION M – LEGAL EXPENSES**

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**LIMIT OF INDEMNITY**

Legal Expenses

£100,000

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## ENDORSEMENTS

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Applicable to Section G (Employers, Public and Products Liability)

### **L097 - Manual Work Away Exclusion (other than Collection & Delivery)**

We will not indemnify You in respect of any claims arising in connection with any manual work away from Your premises by You or Your Employees other than for collection and delivery only.

### **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.

The General Conditions and General Exclusions applicable to every policy can be found beginning page 10 in the Commercial Combined Policy Wording 01.07.21

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## ABOUT YOUR INSURERS

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### Sections A to O are provided by:

Insurers:	Argenta Syndicate Management Ltd
Registered Number:	204974
Register Office:	70 Gracechurch St, London, EC3V 0XL
Proportion:	100%

### Section P is provided by:

Insurers:	ARAG PLC (Underwritten by Brit Syndicate 2987 at Lloyd's)
Registered Number:	025818
Registered Office:	9 Whiteladies Road, Bristol, BS8 1NN
Proportion:	100%

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### **ABOUT PLATINUM UNDERWRITING LTD**

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### **ABOUT YOUR INSURANCE BROKER**

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Your Insurance broker is the organisation that you arranged this insurance with and should be your first point of contact for any queries you may have on the policy, other than claims.

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### **CANCELLATION PROCEDURES**

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The full cancellation procedure can be found on page 11 of your policy booklet.

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## MAKING A CLAIM

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If you wish to make a claim, you should contact us as soon as possible. You should not settle, reject, negotiate or agree to pay any claims without our written permission.

To make a claim under this policy please initially notify your insurance broker

### Claims for Sections A - O

Your claims will be dealt with by Woodgate & Clark

### Claims for Section P

Your claims will be dealt with by ARAG PLC.

Your claims should be notified to ARAG by telephone: 0117 917 1698 between 9am and 5pm weekdays (except bank holidays) or go online [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)

### Telephone Helplines

24/7 Legal Advices on Business Matters within EU Law	0844 581 0400
UK tax advice 9am to 5pm Weekdays	0844 581 0400
24/7 confidential counselling	0844 477 1619

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## SEVERAL LIABILITY CLAUSE

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The liability of insurers under this contract is several and not joint with other insurers party to this contract. The Insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurers nor is an insurers otherwise responsible for any liability of any other insurer that may underwrite this contract.

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