



THE INSURANCE OCTOPUS

PROFESSIONAL COMBINED

POLICY SCHEDULE



0161 968 2030



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2nd Floor Marsland House,
Marsland Road,
Sale,
Cheshire,
M33 3AQ



Insurance details

Period of insurance: From: 03/08/2017 to 02/08/2018 both days inclusive
Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Broker: The Insurance Octopus Ltd
Payment method : Direct Debit
General terms and conditions wording: The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording: Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Renewal date: 02/08/2018

Insured details

Insured: Birmingham Specialist Pipefitting LTD
Address 18
Wolverley Road
Solihull
B92 9HN
Additional Insureds:
Business: Heating And Ventilation Contractor

Premium details

Annual Premium: £2348.21

Annual Tax: £281.79

Annual Total: £2630.00



Public and products liability

Section wording:	15716 WD-PIP-UK-TRA-PL(2)
Insurer:	Hiscox Insurance Company Limited
Limit of Indemnity:	£5,000,000
Limit applies to :	Each claim with defence costs paid in addition other than for pollution and for products to which separate single aggregate limits including defence costs apply.
Excess:	£250
Excess applies to:	each and every claim for property damage only
Geographical limits:	European union
Applicable courts:	European union

Special limits

Criminal defence costs:	£100,000	in the aggregate
Pollution defence costs:	£100,000	in the aggregate

Special limit for claims brought in USA/Canada (included within and not in addition to the overall limit above)

Limit of Indemnity:	Not insured
Limit applies to :	Not insured
Excess:	N/A
Excess basis:	N/A
Geographical limits:	Worldwide
Applicable courts:	Worldwide

Endorsements**Employers' liability**

Section wording:	6129 WD-PIP-UK-EL(7)
Insurer:	Hiscox Insurance Company Limited
Limit of Indemnity:	£10,000,000
Limit applies to :	All claims and their defence costs which arise from the same accident or event
Geographical limits:	Worldwide
Applicable courts:	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the overall limit insured above)

Criminal defence costs	£100,000	in the aggregate
Terrorism	£100,000	in the aggregate

Endorsements

3040.0 Employers Liability Tracing Office (ELTO) and your data **Your policy** details will be added to the Employers' Liability Database, managed by the Employers' Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.

Endorsements which apply to the whole policy
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Your information

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

Information about us

This policy is underwritten by Hiscox Underwriting Ltd on behalf of the insurers listed below.

Name	Hiscox Underwriting Ltd
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Complaints procedure

Our aim is to ensure that all aspects of your insurance are detail with promptly, efficiently and fairly. If you have any concerns about your policy or the handling of your claim please tell us straight away. The person handling your enquiry or claim should be able to resolve the problem or they will escalate your compliant to the reviewed at the appropriate level. Alternatively, you can contact Hiscox Customer Relations at the address below who will ensure your compliant is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PA
United Kingdom

or by telephone on 0800 1164 627
or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.