CARROLLS UNDERWRITING

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Commercial Combined Schedule

Policy Number:	24CLM627009
Attaching to Delegated Underwriting Contract Number:	B1141C23M8155
Assured:	Ecomove EV Group Ltd trading as Eco Recover
Policy Period:	**Inception Date:** 11/01/2025 **Expiry Date:** 10/01/2026 (both dates inclusive) This Policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry of the Policy Period unless a new agreement is reached between the Underwriters and the Assured.(both dates inclusive)
Mailing Address:	Unit 4, Leeway Court, Leeway Industrial Estate, NEWPORT, NP19 4SJ, United Kingdom
Employers' Reference Number:	120/FA22842
Business Description:	Storage of Parts and Batteries From Electric Bikes from other companies
Policy Wording Attaching:	CONX-CAS-009-0322 Commercial Combined Policy (UK) and CONX-CAS-001-0322 Combined Liability Policy (UK)
Endorsements Attaching:	CONX-CAS-279-0421 – Heat Work Away Exclusion CNVXCAS030 – Cement/Concrete Exclusion (Rip and Tear) CNVXCAS077 – Hazardous Locations Exclusion Endorsement CNVXCAS078 – Hazardous Waste Exclusion CNVXCAS193 – Underground Cables, Pipes and Services Condition Endorsement Operative Cover E - Material Damage Excess CONX-CAS-250-0521 – Efficacy of Products Limit Additional Cover Endorsement Legal Expenses Endorsement – ARAG plc CNVXCAS217 – Working Height (Safety) Conditions Endorsement CONX-CAS-481 – Material Damage Conditions CONX-CAS-COV-CEV - Cover Extensions Condition

Assured's Locations:	
Location 1	Unit 4, Leeway Court, Leeway Industrial Estate, NEWPORT NP19 4SJ

Operative Cover A - Employers' Liability	Operative
Limit of Liability:	GBP 10,000000 any one Occurrence Subject to the following sub-limits which shall be part of and not in addition to the above limit: Asbestots sub-limit: GBP 5,000,000 Offshore sub-limit: Not Insured Terrorism sub-limit: GBP 5,000,000 Data Protection sub-limit: GBP 50,000 All any one Occurrence
Excess:	Not applicable
Defence Costs:	Inclusive of the Limit of Liability
Covered Jurisdiction:	United Kingdom
Territorial Limits:	United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands

Operative Cover B - Public Liability	Operative
Limit of Liability:	GBP 5,000,000 any one occurence or series of occurences arising out of one originating cause
Excess:	GBP 1,000 increasing to GBP 5,000 in respect of United States of America and Canada
Defence Costs:	Inclusive of the Limit of Liability
Retroactive Date:	11/01/2025 in respect of the Data Protection Legislation Extension
Covered Jurisdiction:	United Kingdom
Territorial Limits:	United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands

Operative Cover C - Product Liability	Operative
Limit of Liability:	GBP 5,000,000 any one occurence or series of occurences arising out of one originating cause and in the aggregate
Trigger:	Losses Occuring During
Excess:	GBP 1,000
Defence Costs:	Inclusive of the Limit of Liability
Retroactive Date:	11/01/2025 in respect of the Data Protection Legislation Extension
Covered Jurisdiction:	United Kingdom
Territorial Limits:	United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands

Operative Cover D - Pollution	Operative	
Limit of Liability:	GBP 5,000,000	any one occurence or series of occurences arising out of one originating cause and in the aggregate
Excess:	GBP 1000 increasing to GBP 5,000 in respect of United States of America and Canada	
Defence Costs:	Inclusive of the Limit of Liability	
Covered Jurisdiction:	United Kingdom	
Territorial Limits:	United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands	

Operative Cover E - Contractors All Risks	Not Operative	
Property Insured:		
1) Contract Works:		
Sum Insured:	GBP N/A	any one Occurrence
Excess:	GBP 0	
2) Temporary buildings and/or Site Accommodation		
Sum Insured:	GBP N/A	any one Occurrence
Excess:	GBP 0	
3) Plant, Tools and Equipment:		
Sum Insured:	GBP N/A	any one Occurrence
Own Plant Max Value Any One Item:	GBP N/A	
Excess:	GBP 0	
4) Hired in Plant:		
Sum Insured:	GBP N/A	any one Occurrence
Hired In Plant Single Article Limit:	GBP N/A	
Excess:	GBP 0	
5) Employees tools clothing and personal effects:		
Sum Insured:	GBP N/A	any one Occurrence
Excess:	GBP 100	

Operative Cover E - Material Damage	Operative

Location 1	Address	Unit 4, Leeway Court, Leeway Industrial Estate, NEWPORT,		
Day One Uplift Percentage:	N/A Where a Declared Value is stated below, the Sum Insured is calculated by applying the Day One Uplift Percentage to the Declared Value.			
Excess:	GBP 500			
Buildings	**Buildings including Landlords Fixtures and Fittings Sum Insured:**		**GBP**	**Not Covered**
Buildings Sub-Limits for specific items or categories (if applicable):	Buildings (Declared Value):		GBP	
	Landlord's fixtures and fittings:		GBP	
Contents:	**Contents Sum Insured:**		**GBP**	**10,000**
Contents Sub-Limits for specific items or categories (if applicable):	Contents (Declared Value):		GBP	10,000
	Machinery and plant:		GBP	
	Other contents:		GBP	10,000
	Fixed Computer Equipment:		GBP	
	Tenant Improvements:		GBP	
	Rent payable:		GBP	
Stock:	**Stock Sum Insured:**		**GBP**	**15,000**
Stock Sub-Limits for specific items or categories (if applicable):	Stock and materials in trade:		GBP	15,000
	Goods in trust:		GBP	

Operative Cover F - Business Interruption	Not Operative

Gross Profit	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP
Additional Increased Cost of Working	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP
Rent Receivable	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP
Gross Revenue	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP
Book Debts	
Total Sum Insured:	GBP
Increased Cost of Working	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP
Prevention of Access	
Total Sum Insured:	GBP
Maximum Indemnity Period:	
Annual Sum Insured:	GBP

Operative Cover G - Money	Not Operative
Sum Insured:	GBP
Excess:	GBP

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Operative Cover H - Trade All Risks	Not Operative		
Propety Insured:	**Sum Insured:**	**Excess:**	**Territorial Limits applying to each item:**
N/A	GBP	GBP	

Operative Cover I - Goods in Transit	Not Operative	
Property in Transit Annual Carryings and Sendings Sum Insured	**GBP**	**Territorial Limits applying to each item:**
Sub limit any one vehicle:	GBP	United Kingdom
Sub limit any one package:	GBP	United Kingdom
Excess	GBP	

Operative Cover J - Deterioration of Refrigerated Stock	Not Operative
Stock Sum Insured:	GBP
Excess:	GBP

Premium
(Subject to adjustment in accordance with General Terms and Conditions 17: Premium Adjustment.

Operative Cover A - Employers' Liability					
Minimum and Deposit Premium:	GBP 1,425.00				
Minimum and Deposit Percentage:	100%				
Adjustable Bases:	Clerical	GBP		@	0.2625%
	Manual Wages	GBP	51,000	@	1.3125%
	Drivers	GBP	24,000	@	1.05%
	Woodworking machinists	GBP		@	3.15%
	Directors	GBP	60,000	@	0.84%
	Yardsmen	GBP		@	1.05%

Operative Cover B - Public Liability					
Minimum and Deposit Premium:	GBP 2,780.00				
Minimum and Deposit Percentage:	100%				
Adjustable Bases:	Turnover (inc any BFSC payments):	GBP	529,000.00	@	0.525%
Operative Cover C - Product Liability					
Minimum and Deposit Premium:	Included within Operative Cover B				
Operative Cover D - Pollution Liability					
Minimum and Deposit Premium:	Included within Operative Cover B				

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Operative Cover E - Contractors All Risks			
Minimum and Deposit Premium:	GBP		
Minimum and Deposit Percentage:	100%		
Adjustable Bases:	Contract Works:	GBP	@ 0.07%
	Plant, Tools and Equipment:	GBP	@ 1.05%
	Employee Tools:	GBP	@ 1.05%
	Hiring Fees:	GBP	@ 2.1%
	Temporary buildings:	GBP	@ 1.05%
Operative Cover E, F, G, H, I and J - Material Damage, Business Interruption, Money, Trade All Risks, Goods in Transit and Deterioration of Refrigerated Stock			
Premium:	GBP 525.00		

Total Premium:	GBP	5,486.00	
ARAG Legal Expenses:	GBP	63.00	Premium in respect of ARAG Legal Expenses inc in above
Insurance Premium Tax at 12%:	GBP	665.88	
Fees:	GBP	150.00	
Total Due:	GBP	6,364.88	

Notification of Claims or Incidents to:	
Email:	convexclaims@broadspiretpa.co.uk
Phone:	01908 302011

Written Lines:	**Signed By:** For and on behalf of Convex Insurance UK Limited. Carrolls have a delegated authority agreement with Convex Insurance UK Ltd who are the Insurer. As such, Carrolls represent the Insurer when they interact with you/the Insured about this insurance policy.
Order Hereon:	100%
Dated:	02/01/2025

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Endorsements

CONX-CAS-279-0421 - Heat Work Away Exclusion

By way of endorsement to the Policy, the Underwriters and the Assured agree as follows:

1. The following Exclusion is added to Operative Cover B - Public Liability.

   The Underwriters will not indemnify the Assured in respect of liability arising out of or in connection with the Application of Heat by the Assured away from the Assured's premises.

2. For the purposes of this Endorsement, "Application of Heat" means the use of tools and equipment the purpose of which is to heat, including the use of:

   a) blow torches, blow lamps, flame guns, hot air guns;

   b) electric oxy-acetylene or other welding or cutting equipment; or

   c) angle grinders (in circumstances where sparks are emitted).

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CNVXCAS030 - Cement/Concrete Exclusion (Rip and Tear)

By way of endorsement to the Policy, the Underwriters and the Assured agree as follows:

1. The following Exclusions are added to the Policy and apply only to Operative Cover B - Public Liability and Operative Cover C - Product Liability.

   The Underwriters will not indemnify the Assured in respect of the Assured's legal liability for:

   a) the costs of digging out, removing and/or replacing any cement or concrete which has been or may be supplied by the Assured or on the Assured's behalf;

   b) rebuilding costs or the cost of any repair or remedial work on any structure or works, including any loss or expense resulting from the need to rebuild, repair or undertake remedial work;

   c) the cost of supplying:

      i. cement or concrete in replacement for;

      ii. additional cement or concrete as reinforcement for;

      cement or concrete originally supplied by the Assured or on the Assured's behalf;

      which is necessary because of:

      a) the failure of cement or concrete to fulfil the purpose for which it has been or may be supplied;

      b) the discovery of the existence or supply, or alleged discovery, of the existence or supply of "High Alumina Cement" or "Calcium Aluminate Cement";

   by the Assured or on the Assured's behalf.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CNVXCAS077 - Hazardous Locations Exclusion Endorsement

The following apply only to Operative Cover A - Employers' Liability and Operative Cover B - Public Liability.

The Underwriters will not indemnify the Assured against liability arising out of or in connection with any of the following unless stated to be "included":

a) any work on or in;

i.	docks, harbours, piers or wharves	Excluded
ii.	watercraft	Excluded

	iii.	chemical or petrochemical works, oil or gas refineries or storage facilities	Excluded
	iv.	aircraft or other aerial devices	Excluded
	v.	airports, airfields, landing strips or helipads and any apron or hangar	Excluded
	vi.	power stations, including nuclear power stations	Excluded
	vii.	any installation where nuclear processing is undertaken	Excluded
	viii.	railways or involving the installation, maintenance, repair or supply of railway tracks or signalling equipment	Excluded
	ix.	towers, cooling towers, steeples, chimney, shafts, blast furnaces, viaducts, bridges, tunnels, flyovers, dams, coffer dams, motorways, quarries, mines or collieries	Excluded
b)	any work involving;		
	i.	piling, ground stabilisation, underpinning or dewatering	Excluded
	ii.	roofing or scaffolding under a standalone contract	Excluded
	iii.	water diversion, flood protection or sea defences	Excluded
	iv.	underwater construction	Excluded
	v.	structural basement works	Excluded
	vi.	cladding	Excluded
c)	any claim arising out of or in connection with acts, practices or working methods relating to demolition work using;		
	i.	a mechanical swing arm or ball	Excluded
	ii.	explosives	Excluded
	iii.	one-drop methods which involve the undermining or removal of support designed or intended to collapse a building structure over 15 metres in height in one sudden and uninterrupted process	Excluded
d)	any demolition work undertaken by the Assured or on the Assured's behalf, other than the demolition of any building or part of a building not exceeding 7.5 metres in height at any point where the demolition work forms part of an erection, refurbishment or extension contract to be undertaken by the Assured or on the Assured's behalf		Excluded
e)	work involving the use of slings or cradles to move/carry people		Excluded

All other terms, conditions, exclusions and limitations remain unchanged.

CNVXCAS078 - Hazardous Waste Exclusion

The Underwriters will not indemnify the Assured in respect of liability arising out of the intentional handling or storage of any Hazardous Waste material.

It is also a condition of this Policy that all residual waste is taken to licensed sites by either the Assured or by carriers holding an appropriate license for the carriage of such waste.

For the purposes of this Endorsement, "Hazardous Waste" means Hazardous Waste as defined by the Hazardous Waste (England and Wales) Regulations 2005 the Hazardous Waste (Northern Ireland) Regulations 2005 and the Special Waste Amendment (Scotland) Regulations 2004 or any amendment or substitution thereof.

All other terms, conditions, exclusions and limitations remain unchanged.

CNVXCAS193 - Underground Cables, Pipes and Services Condition Endorsement

The following are conditions of the insurance that the Assured need to meet as the Assured's part of the contract to which this Endorsement attaches. If the Assured do not meet any of these conditions and that either causes a Claim or

contributes to a Claim, the Underwriters may reject that Claim or payment in respect of that Claim could be reduced.

The following applies only Operative Cover B - Public Liability.

It is a condition of this insurance that before any excavation work is carried out the Assured have:

a) taken reasonable measures or arranged for reasonable measures to be taken (for example, contacting the appropriate authorities) to identify the location of cables, pipes and services which might be on site and to which damage might be caused;

b) retained a written record of the measures taken to locate cables, pipes and services; and

c) advised those who are carrying out the work on the Assured's behalf of the location of any cables, pipes and services identified.

The Underwriters will not be liable for the first GBP <2,500> of each and every Claim arising out of or in connection with excavation work.

All other terms, conditions, exclusions and limitations remain unchanged.

Operative Cover E - Material Damage Excess

It is understood and agreed that Operative Cover E - Material Damage is subject to an excess of £500 each and every claim increasing to £1,000 each and every claim arising out of or in connection with Subsidence, Ground Heave and/or Landslip.

CONX-CAS-250-0521 - Efficacy of Products Limit Additional Cover Endorsement

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Efficacy of Products Limit Additional Cover Endorsement as follows:

i. This Additional Cover shall only extend cover to Operative Cover C - Product Liability section of the Policy. (*Excluding any piling and underpinning activities)

ii. This Additional Cover is subject to all the terms of Operative Cover C - Product Liability and also the General Exclusions, Terms and Conditions as applicable as set out in Section 2 of the Policy.

1. **Operative Cover C - Product Liability Additional Cover**

The following Additional Cover is added to the Additional Covers applicable to Operative Cover C as follows (*Excluding any piling and underpinning activities):

Product Liability

a) The indemnity granted by Operative Cover C is extended to cover the Assured for legal liability for any Claim(s) for Damages (including the Claimant's costs, fees and expenses) for Bodily Injury or Property Damage arising out of the failure of any Product or part of any Product that has failed to fulfil its intended purpose for which it was sold by the Assured within the Territorial Limits and Covered Jurisdictions as specified in the Schedule.

b) This Additional Cover shall only become effective after the Product has been installed by the Assured or ceased to be in the Assured's custody or control.

c) This Additional Cover only applies to claim(s) that are made against the Assured during the Policy Period occurring on or after the Retroactive Date being specified below before the expiry of the Policy.

2. **Sub Limit of Liability and Defence Costs**

a) The Underwriters' liability to pay any claim(s) for Damages (including Claimants' costs, fees, expenses) and Defence Costs shall not exceed the Limit of Liability as stated below at 2(b) as applicable in this Additional Cover in respect of each and every Occurrence arising during the Policy Period.

i.	Limit of Liability applicable to this Additional Cover:	**GBP 250,000**
ii.	Excess applicable to this Additional Cover:	**GBP 2,500**
iii.	Retroactive Date applicable to this Additional Cover:	Inception

b) The Additional Cover afforded by Clause 2 (a) and (b) above shall be part of and not in addition to the Limit of Liability as stated in the Schedule.

*Where piling and underpinning activities are undertaken, CONX-CAS-428-0421- Piling and Underpinning Guarantee Exclusion will cancel and replace the above CONX-CAS-250-0521- Efficacy of Products Limit Additional Cover

Endorsement

The terms and conditions above only apply to this Additional Cover. All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

Legal Expenses Endorsement - ARAG plc

This policy extends to include Business Legal Protection by ARAG Plc.
Limit of Indemnity GBP 100,000
Cover includes:
Contract & Debt Recovery
Employment
Employment Compensation Awards
Employment Restrictive Covenants
Tax Disputes
Property, nuisance, trespass
Legal Defence
Compliance & Regulation
Statutory Licence Appeals
Loss of Earnings
Personal Injury
Executive Suite
Crisis Communication

Business Legal & Tax Advice Helpline
Redundancy Assistance
Executive Suite ID Theft Resolution
Counselling Helpline
Crisis Communication Helpline
Business Legal Services Website

See Policy Wording for full coverage details - Essential Business Legal EBLPW.04

CNVXCAS217 - Working Height (Safety) Conditions Endorsement

The following applies only to Operative Cover A - Employers' Liability and Operative Cover B - Public Liability and are conditions of the insurance that the Assured need to meet as the Assured part of this contract to which this Endorsement attaches. If the Assured do not meet any of these conditions and that either causes a Claim or contributes to a Claim, the Underwriters may reject that Claim or payment in respect of that Claim could be reduced.

It is a condition of this insurance that:

a) the Assured must ensure the Assured, the Assured's Employees and all personnel under the Assured's control comply with;

   i. the Work at Height Regulations 2005, for work in the United Kingdom; or

   ii. part 4 of the Safety, Health and Welfare at Work (General Application) Regulations 2007, for work in the Republic of Ireland;

   or any later law or regulation, with regard to;

   i. the competence of the people undertaking the work;

   ii. anything to be done before work at height commences, during the work and on completion.

b) when work is being undertaken at a height which exceeds <5> <metres> above;

   i. the ground for external work; or

   ii. floor level for internal work;

   the Assured must ensure that;

   i. all personnel are supplied with and wear 'fall arrest' harnesses which are anchored securely to a suitable structure at the appropriate height level to prevent falls and resulting impact with the ground or other

surfaces or items beneath; or

ii. if harnesses are deemed inappropriate for the height concerned, that other suitable fall arrest equipment is used (including but not limited to nets, airbags or other soft-landing systems).

All other terms, conditions, exclusions and limitations remain unchanged.

CONX-CAS-481 - Material Damage Conditions

By way of endorsement to the Policy, the Underwriters and the Assured agree as follows:

The following Conditions are added to Operative Covers E-J

1. Valley Gutter Condition

It is a condition precedent to Our liability that all valley gutters be inspected and cleared every 6 months during the Policy Period

2. Portable Heating Condition

It is a condition precedent to Our liability that there will be no use or storage on the Premises of portable electric paraffin or gas heaters unless specifically agreed by Us

3. Electrical Circuit Maintenance Condition

It is a condition precedent to Our liability that

a) the electrical system at the Premises (or The Insureds portion of the Premises) is inspected and tested by a qualified NICEIC electrician in accordance with IEE Regulations for Electrical Installations and a Completion and Inspection Certificate is issued following such inspection

b) any remedial work specified as priority 1 or 2 on such certificates shall be carried out within 60 days of the start of the Policy Period

c) a copy of each Completion and Inspection Certificate is kept by You and provided to Us upon request

d) the electrical installation is further inspected and tested within the timescale recommended on the Completion and Inspection Certificates

4. Stillage Condition

It is a condition precedent to Our liability that all stock in trade stored on the Premises is stored on racks shelves or stillages not less than 15 centimetres (6 inches) above floor level

5. LPG Cylinder Storage Condition.

It is a condition precedent to Our liability that all LPG cylinders are stored externally in purpose built steel cages

6. CONX-CAS-450-0421 - General Waste Exclusion

This Operative Cover does not provide any indemnity for Property Damage caused by or consisting of any waste and refuse in the Assured's Buildings unless such waste and/or refuse is swept up daily and completely removed from the Locations at least once every seven (7) days.

7. CNVXCAS472 - Outside Business Hours Processes Exclusion

This Operative Cover does not apply to or include cover for Claims arising from any processes carried out by the Assured outside Business Hours.

For the purposes of this Endorsement, Business Hours means the period or periods during which the Locations are normally occupied for Business purposes but only whilst the Assured or any partner, director or Employee of the Assured is at the Locations.

8. Burning and Welding Condition (Premises)

It is a condition precedent to **Our** liability that **You** will ensure that special precautions will be complied with on each occasion in relation to any of the following work and that in relation to the following work no work shall be carried out unless the following safety arrangements are in place

(a) Work involving any blow lamp, blow torch, flame gun or hot air gun or work involving electric gas or other welding cutting or portable grinding equipment

(i) The area in which work is to be carried out (including adjoining shafts or openings and the area the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked

upon) is in danger of ignition either directly or by conduction of heat

(ii) Wherever practicable all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection

(iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work

(iv) All burning equipment is to be lit and used in strict accordance with the manufacturer's instructions not left unattended when lit and extinguished immediately after use

(v) Hot air guns are to be switched off when unattended and immediately after use

(vi) All portable grinders are to be switched on and used in strict accordance with the manufacturers instructions and switched off when unattended and immediately after use

9.CNVXCAS471 - Fork Lift Truck Charging Outside Business Hours Exclusion

This Operative Cover does not apply to or include cover for Claims arising from the charging of battery-powered fork lift trucks or similar goods conveying vehicles unless such charging occurs within Business Hours.

For the purposes of this Endorsement, Business Hours means the period or periods during which the Locations are normally occupied for Business purposes but only whilst the Assured or any partner, director or Employee of the Assured is at the Locations.

10. Flat or Felt Roof Maintenance Exclusion

The following Exclusion is added to Exclusions Applicable to Section 3:

This Policy does not insure, apply to or include any cover for any loss, Property Damage, Claim, cost, expense or other sum directly or indirectly arising out of or relating to any flat or felt roof unless such roof is inspected once every twelve (12) months in the months of July to September by a roofing contractor who is a member of the National Federation of Roofing Contractors or similar professional association. Evidence of such inspection and any resulting completed remedial work shall be provided to the Underwriters if requested.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CONX-CAS-COV-CEV - Cover Extensions Condition

Cover Extensions Condition

- CONX-CAS-341-0322 - Professional Indemnity Additional Cover
- CONX-CAS-264-0421 - Financial Loss Additional Cover
- CONX-CAS-272-0521 - Goods on the Hook Additional Cover Endorsement
- CONX-CAS-242-0421 - Defective Workmanship (Products) Public Liability Additional Cover
- CONX-CAS-239-0521 - Damage to Customer's Goods (Being Worked Upon) Additional Cover Endorsement
- Indemnity to Principals

CONX-CAS-341-0322 - Professional Indemnity Additional Cover

By way of endorsement to the Policy, the Underwriters and the Assured agree as follows:

The Underwriters and Assured agree that Professional Indemnity cover as specified in this Additional Cover shall be granted to the Assured on the following terms:

1. This Additional Cover is part of the Operative Cover B - Public Liability section of the Policy.
2. This Additional Cover is subject to all the terms of Operative Cover B and also the General Additional Covers, Terms, Conditions and Exclusions set out in the Policy. Should a Policy term conflict with a term in this Additional Cover, the latter shall prevail.
3. Exclusion 4(h) of Operative Cover B - Public Liability shall not apply to this Additional Cover.
4. For the purposes of this Additional Cover, the Retroactive Date shall be inception

1. Operative Clause

The indemnity granted by Operative Cover B is extended to indemnify the Assured against legal liability arising from Claims for negligent acts, errors or omissions committed or alleged to have been committed by the Assured or any Employee of the Assured in the conduct, performance and/or execution of any professional services provided by the Assured in connection with the Business. The indemnity shall also extend to Defence Costs relating to Claims covered by this Additional Cover.

2. Limit of Liability and Defence Costs

The Underwriters' liability under this Additional Cover shall be **GBP 250,000** any one Occurrence and in the aggregate and forms part of the Limit of Liability applicable to Operative Cover B - Public Liability.

Defence Costs under this Additional Cover shall be a part of and not in addition to the applicable Limit of Liability.

The Excess under this Additional Cover shall be GBP 2,500.

3. Claims Made

This Additional Cover applies where a Claim is first made against the Assured during the Policy Period and notified in accordance with Claims Information, Clause 1. f) - Claims Procedure of Section 2 of the Policy, and such Claim arises from professional services provided by the Assured in connection with the Business on or after the Retroactive Date and before the Expiry Date of the Policy.

4. Exclusions

This Additional Cover does not provide any indemnity in respect of liability arising out of:

a) the ownership, use, occupation or leasing of mobile and/or immobile property by, to or on behalf of the Assured;

b) work undertaken outside the Territorial Limits;

c) express warranty, guarantees or other contractual terms that increase the Assured's liability unless proven that liability would have attached to the Assured in the absence of such express warranty, guarantee or contractual term;

d) Claims made or threatened or in any way intimated before the commencement of the Policy Period or concerning any known Circumstance;

e) in respect of any;

   i. judgment, award or settlement not made under the laws of England and Wales;

   ii. judgment, award or settlement made by any court of law outside the United Kingdom;

   iii. order made by a court of law within the United Kingdom to enforce a judgment award or settlement, either in whole or in part, made by any court of law outside the United Kingdom;

f) any negligence on the part of the Assured in connection with the effecting or maintenance of insurance and/or in connection with the provision of finance or advice on financial matters;

g) any negligence on the part of the Assured in connection with any estimate of construction where such estimates are compiled by professional qualified quantity surveyors;

h) the Assured's insolvency or in respect of pecuniary loss sustained by the Assured's shareholders, stockholders or employees;

i) dishonest, fraudulent, malicious or illegal act or omission by the Assured or any of the Assured's present or previous directors, principals, partners or Employees;

j) any act of fraud, dishonesty, deceit, injurious falsehood, passing off or infringement of patent, copyright, trademark or trade name;

k) the deliberate, conscious or intentional disregard by the Assured's technical or administrative management of the need to take all reasonable steps to prevent pecuniary loss;

l) any Claim made against the Assured by the Assured's associated, parent or subsidiary company or by any person or entity having a financial or executive interest in the operation of the Assured named in the Schedule unless the Claim is for an indemnity or contribution in respect of a Claim made by an independent third party against the associated, parent or subsidiary company, person or entity and arises out of services rendered by the Assured;

m) any trading losses incurred by the Assured;

n) the reimbursement of, or the Assured's liability to reimburse, any fees, commission, costs or other charges paid or payable to the Assured, or any remuneration due to any of the Assured's directors, partners, principals or Employees; and/or

o) contravention or breach of data protection legislation or regulation.

CONX-CAS-264-0421 - Financial Loss Additional Cover

All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Financial Loss Additional Cover Endorsement shall apply only to Operative Cover C - Product Liability section of the Policy as follows:

Operative Cover C - Product Liability is extended as follows:

1. **Definitions**
The following additional definitions are used for the purposes of this Additional Cover only:

   a) **Excess means:**
   GBP 2,500 or the first 10%, whichever is the greater, of each and every Claim.

   b) **Financial Loss means:**
   A Financial Loss, cost or expense sustained by any third party resulting from the defective or harmful condition of the products, where there has been no Bodily Injury or Property Damage.

   c) **Financial Loss Limit of Liability means:**
   GBP 250,000 any one Occurrence and in the aggregate

   d) **Retroactive Date means:**
   Inception

2. **Operative Clause**
The Underwriters will indemnify the Assured against the Assured's legal liability to pay Damages (including Claimants' costs, fees and expenses) arising from any Claim or Claims first made against the Assured and notified to the Underwriters during the Policy Period arising solely by reason of Financial Loss in the course of the Assured's Business.

3. **Limit of Liability and Defence Costs**
The Underwriters' liability to pay Damages (including Claimants' costs fees and expenses) in respect of Financial Loss under this Additional Cover shall not exceed the Financial Loss Limit of Liability for any one occurrence and in the aggregate for the Policy Period inclusive of Defence Costs, which shall be a part of and not in addition to the Limit of Liability stated in the Schedule as applicable to Operative Cover C - Product Liability.

4. **Exclusions**
The Underwriters will not indemnify the Assured for:

   a) Claims arising by virtue of a contract or agreement entered into by the Assured and which would not have arisen in the absence of that contract or agreement.

   b) Claims in respect of Bodily Injury or Property Damage.

   c) Claims where the cause of Financial Loss occurred or is alleged to have occurred:

      i. before the Retroactive Rate; or

      ii. outside the Territorial Limits.

   d) Claims where legal action or litigation is brought in a court of law outside the Territorial Limits or where action or litigation is brought in a court of law within the Territorial Limits to enforce a foreign judgement either in whole or in part.

   e) the cost of recall, removal, repair, alteration, replacement or reinstatement of any Product supplied, structure erected, or contract work executed by the Assured or of any commodity, article or thing in which the Product, structure or work is incorporated.

   f) Claims arising out of the Assured's insolvency or in respect of Financial Loss sustained by the Assured's shareholders, stockholders or Employees.

   g) Claims arising out of or in connection with advice, design, consultancy, specification, formulae or supervision given or undertaken solely for a fee.

   h) Claims arising out of any act of fraud, dishonesty, deceit, injurious falsehood, passing off or infringement of patent, copyright, trademark or trade name.

   i) Claims arising out of the deliberate, conscious or intentional disregard by the Assured's technical or

administrative management of the need to take all reasonable steps to prevent Financial Loss.

j) Claims for any fines, penalties, statutory payments, liquidated damages or performance warranties.

k) The amount of any Excess specified in respect of this Additional Cover.

All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CONX-CAS-272-0521 Goods on the Hook Additional Cover Endorsement

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Goods on the Hook Additional Cover Endorsement shall apply Operative Cover B - Public Liability and Operative Cover C - Product Liability section of the Policy as follows:

5. Additional Cover to Operative Cover B and C

The following Additional Cover is added to the Additional Covers Applicable to Operative Cover B - Public Liability and Operative Cover C - Product Liability:

The Underwriters will indemnify the Assured against all sums which the Assured become legally liable to pay as Damages (including Claimants' costs fees and expenses) and Defence Costs in the event of Property Damage directly incurred to Goods on the Hook occurring whilst On the Hook.

6. Definitions

The following additional definitions are used for the purpose of interpreting this Additional Cover:

e) **Goods on the Hook means:**
any item being lifted, moved or carried by plant operated by the Assured, the Assured's Employees or on the Assured's behalf.

f) **On the Hook means:**
the act of lifting, moving or carrying Goods on the Hook.

7. Sub Limit of Liability and Defence costs

The Underwriters' liability to pay any Claim or Claims for Damages (including Claimants' costs fees and expenses) shall not exceed the Limit of Liability as stated below at 3(a) as applicable in this Additional Cover in respect of each and every Occurrence arising during the Policy Period.

a) Defence costs will be payable as part of and not in addition to the Limit of Liability (as stated below) applicable to this Endorsement:

i.	Limit of Liability applicable to this Extension:	**GBP 25,000** and in the aggregate
ii.	Excess applicable to this Extension:	the first GBP 2,500 or 10% whichever is greater of the total compensation payable by the Assured
iii.	Retroactive Date applicable to this Extension:	Inception

b) The Additional Cover afforded by Clause 3 a) above shall not be a part of and not in addition to the Limit of Liability as stated in the Schedule as defined in the Policy.

All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CONX-CAS-242-0421 - Defective Workmanship (Products) Public Liability Additional Cover

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Defective Workmanship (Products) Public Liability Additional Cover shall apply only to Operative Cover B - Public Liability section of the Policy on the following terms:

For the purpose of this Additional Cover only:

1. **Additional Cover**

The following Additional Cover is added to Operative Cover B:

a) **Defective Workmanship**

The Underwriters will indemnify the Assured against the Assured's legal liability for the cost of rectifying defective work or defective Products where the work or Products have caused Bodily Injury or Property Damage arising out of or in connection with the Business of the Assured and occurring during the Policy Period.

2. **Limit of Liability**

a) The Underwriters' liability under this Additional Cover shall be limited to **GBP 25,000** for any one Occurrence, inclusive of Defence Costs.

b) The following Excess applies in respect of this Additional Cover: GBP 1,500 or 10.00% of the total compensation payable by the Assured to all Claimants, whichever is greater, in respect of or arising out of any one Occurrence.

All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

CONX-CAS-239-0521 - Damage to Customer's Goods (Being Worked Upon) Additional Cover Endorsement

By way of endorsement to the Policy, the Underwriters and the Assured agree the Damage to Customer's Goods (Being Worked Upon) Additional Cover Endorsement applies only to Operative Cover B - Public Liability and Operative Cover C - Product Liability section of the Policy as follows:

For the purpose of this Additional Cover only:

8. **Additional Cover Applicable to Operative Cover B and C**
The following clause is added to the Additional Cover Applicable to Operative B - Public Liability and Operative Cover C - Product Liability:

The Underwriters will indemnify the Assured against the Assured's legal liability to pay Damages (including Claimant's costs, fees and expenses) and Defence Costs for either Bodily Injury or Property Damage to property not belonging to the Assured which is:

a) in the Assured's custody or control; or

b) temporarily in the custody or control of the Assured's Sub-Contractor,

directly caused by faulty or defective materials, process or workmanship carried out by the Assured or on the Assured's behalf provided that the Assured complies with the Claims Procedure as stated in the Policy.

9. **Exclusions Applicable to Operative Cover B and C**
The following Exclusion is added to the Exclusions Applicable to Operative Cover B - Public Liability and Operative Cover C - Product Liability.

The Underwriters will not indemnify the Assured in connection with or arising from the Assured's legal liability for:

a) the cost of redoing, repairing, reconditioning, or replacement the original work and/or any Product that gave rise to the damage; and

b) the first GBP 1,500 or 10.00% of each claim, whichever is the greater.

10. **Limit of Liability and Defence costs**

a) The Underwriters' Limit of Liability for this Additional Cover for Damages (including Claimants' costs fees and expenses) and Defence Costs in respect of each and every Occurrence arising during the Policy Period shall not exceed:

i. Limit of Liability applicable to this Additional Cover: **GBP 25,000**

ii. Excess applicable to this Additional Cover: GBP 1,500

b) Defence Costs will be payable as part of and not in addition to the Limit of Liability as applicable to this Additional Cover.

This Additional Cover is also subject to the Terms and Exclusions of Operative Cover B - Public Liability and Operative Cover C - Product Liability as applicable.

The terms and conditions above only apply to this Additional Cover. All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in the Policy.

Indemnity to Principals

By way of endorsement to the Policy, the Underwriters agree to indemnify any Principal of the Assured but only to the extent that such liability arises solely out of the work performed for the Principal by or on behalf of the Assured. Section 2, Additional Covers applicable to all Operative Covers; 4 - Indemnity to Principal of the policy wording is amended to read: -

'Where the Assured so requires, the Underwriters agree to indemnify any Principal of the Assured but only to the extent

that such liability arises solely out of the work performed for the Principal by or on behalf of the Assured. Such Principal shall be subject to and comply with the terms and conditions of the Policy. This clause shall in no way operate to increase the Limits of Liability as stated in the Schedule'.

All other terms and conditions of the Policy remain the same and will apply to this Additional Cover, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.