

## Contractors' All Risks and Liability Policy Schedule

Policy Number: R&QCTR000031545

**Agent Details:**

Lycett Browne-Swinburne and

**Agency Reference:**

Henry Norton

Please read this policy schedule in conjunction with the policy booklet in full and contact the insurance broker or intermediary who you arranged this insurance with should you have any queries or if any aspect of the policy does not meet your requirements. Please keep this schedule safely with your policy document.

|                        |   |
|------------------------|---|
| <b>Name of Insured</b> | AMPuk Members Ltd trading as Members for the time being of the Alliance of Mobile and Party Disc Jockeys (AMP dj)   |
| <b>The Premises</b>    | 18 Blackthorn Drive<br>NEWTOWNABBEY   |
| <b>Post code</b>       | BT37 0GJ  |
| <b>Business</b>        | The Insured's and/or Member's occupation as a Disc Jockey, including work as a karaoke host , V.J. as a Master of Ceremonies; and/or the dry hire of audio visual equipment, including light-up letters, portable dance floors, and related equipment and accessories; and/or the teaching of DJ skills |

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF  
THOSE SECTIONS WHERE THE WORD 'INSURED' IS SHOWN.  
WHERE THERE IS NO INSURANCE THE WORDS 'NOT INSURED' ARE SHOWN.

**AUTHORISED SIGNATURE:**



**DATE:**

29 September 2023

Mi Commercial Risks is a trading name of Mi Specialty Ltd, Registered in England & Wales No. 07313089

Registered Office: Affinity House, Bindon Road, Taunton, Somerset TA2 6AA

Mi Specialty Ltd is authorised and regulated by the Financial Conduct Authority FRN: 969896. Mi Specialty Ltd is part of the Lloyd & Whyte Group.

| Section 1 - Employers' Liability                |                    | NOT INSURED |
|---|--------------------|-------------|
| Description                                     | Limit of Indemnity | Excess      |
| o Any one occurrence                            | NOT INSURED        |             |
| *Terrorism claims are sub-limited to £5,000,000 |                    |             |

| Section 2(a) - Public Liability  |                    | INSURED |
|--|--------------------|---------|
| Description  | Limit of Indemnity | Excess  |
| o Any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance | £10,000,000        | £250*   |
| *Excess does not apply in respect of injury claims. Excess increases to £500 in respect of Work Away from the Premises.            |                    |         |

| Section 2(b) - Products Liability                                    |                    | INSURED |
|--|--------------------|---------|
| Description  | Limit of Indemnity | Excess  |
| o Any one occurrence and in the aggregate in the Period of Insurance | £10,000,000        |         |

| Section 3 - Contractors' All Risks  |             | NOT INSURED |
|---|-------------|-------------|
| Description   | Sum Insured | Excess      |
| o Contract Works (Any One Contract)   | NOT INSURED | £500*       |
| o Own Plant   | NOT INSURED | £500*       |
| o Hired-In-Plant  | NOT INSURED | £500*       |
| o Employees' Tools (maximum £500 any one Employee)  | NOT INSURED | £50         |
| o Own Plant Hired Out   | NOT INSURED | £500*       |
| *Excess increases to £1,000 in respect of all claims resultant from the perils of theft or attempted theft or malicious persons |             |             |

| Basis of Rating                        |                          |
|--|--------------------------|
| Description                            | Estimated Annual Amounts |
| o Clerical and Non Manual Wages        | £0                       |
| o Woodworking machinists Wages         | £0                       |
| o All other employees wages            | £0                       |
| o Turnover excluding USA/Canada        | £100,000                 |
| o Turnover USA/Canada                  | £0                       |
| o Payments to Bona Fide Subcontractors | £0                       |
| o Maximum Contract Period              | 12 Months                |

| Subjectivities  |
|---|
| Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations) |
| Subjectivities<br>- None  |



## Additional Endorsements Applicable

### Communicable Infectious Disease Exclusion

We shall not cover You under Section 2(a) Public Liability or Section 2(b) Products Liability or Section 4 Environmental Impairment Liability of this Policy for any liability for injury, loss or damage or any associated costs or expenses, or any fines or penalties or any other amount directly or indirectly caused by or arising from

- 1) Coronavirus (COVID-19) (the disease caused by SARS-CoV-2);
- 2) Other disease caused by any mutation or variant of SARS-CoV-2;
- 3) Any novel infectious disease caused by a newly identified agent; or,
- 4) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority

### **Height Limit 3 Metres**

We will not indemnify You in respect of any claim arising out of work exceeding 3 metres above the ground level unless a different height limit is shown in the Schedule.

### **Member to Member Liability (Public Liability)**

Where You so request, this insurance shall apply as if an individual insurance had been issued to each of Your members.

Provided that:

- 1 this insurance will not apply where a more specific insurance is in force.
- 2 Our maximum liability in respect of any one accident or series of accidents resulting from the same occurrence shall not exceed the Limit of Indemnity shown against Public Liability in the Schedule.
- 3 each of Your members shall be subject to the terms of this insurance so far as they can apply and provided You would have been entitled to indemnity under this Section if the claim had been made against You

### **North America Endorsement**

In respect of any Product which is exported to North America or temporary work or visits to North America cover is restricted to a limit of indemnity of £5,000,000

i) in respect of claims happening or where a claim is brought in North America all

costs and expenses of the claimant and the costs and expenses (incurred by Us or with Our written consent) of any person entitled to indemnity are included within the £5,000,000 Limit of Indemnity

ii) there will be no indemnity under this policy for fines or penalties for aggravated exemplary or punitive damages and/or any additional damages resulting from the multiplication of compensatory damages against You awarded by any court outside Great Britain Northern Ireland the Channel Islands or the Isle of Man

iii) there will be no indemnity under this policy in respect of any legal liability caused by or arising out of pollution or contamination of buildings or other structures or of water or land or the atmosphere happening in North America or where a claim is brought in a court of law in North America

iv) We will not pay the first £2,500 of any claim

v) North America shall mean the United States of America or Canada or their territories or possessions or Puerto Rico

**Minimum and Deposit Premium**

The minimum retained premium applicable to Section 1 Employers Liability and Section 2 Public and Products Liability is 100%.

**Membership Policy - Period Of Insurance amendment Clause**

In respect of any insured member purchasing or renewing their membership during the period of insurance stated in the schedule, this policy extends to provide cover until the expiry date of their membership providing that:

- i) the member remains eligible for the insurance under the terms of their membership
- ii) the membership period commences during the period of insurance and is for a maximum duration of 12 months.

**Personal Service Companies Inclusion Clause**

It is hereby noted and agreed the entitlement to cover under this policy is restricted to:

- ?? individual Members
- ?? any personal service limited company of an insured member providing that the member is the majority shareholder and the sole direct and employee of that company

No cover shall apply to any other commercial or charitable organisation howsoever constituted.

**Promotor/ Organiser Exclusion**

It is hereby noted and agreed that no indemnity will be provided under this policy for claims arising from any event in which the insured are acting as either promotor or organiser.

### About your Insurers

Sections 1 and 2 are provided by:

|                           |                                    |
|---------------------------|------------------------------------|
| <b>Insurer:</b>           | <b>Convex Insurance UK Limited</b> |
| <b>Registered Number:</b> | 11796392                           |
| <b>Registered Office:</b> | 52 Lime Street, LONDON, EC3M 7AF   |
| <b>UMR:</b>               | AJ724E22                           |
| <b>Proportion:</b>        | 100%                               |

Section 3 is provided by:

|                           |   |
|---------------------------|---|
| <b>Insurer:</b>           | <b>HSB Engineering Insurance Limited</b>            |
| <b>Registered Number:</b> | 02396114  |
| <b>Registered Office:</b> | New London House, 6 London Street, London, EC3R 7LP |
| <b>Proportion:</b>        | 100%  |

Details about the extent of the authorisation and regulation of all companies listed above can be viewed at the FCA website; [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FCA on 0800 111 6768.

### About Mi Commercial Risks

Mi Commercial Risks is an established MGA which is part of the Lloyd & Whyte Group. We work with a select number of independently owned insurance intermediaries in the UK, Channel Islands & Isle of Man.

### About your Insurance Broker

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.

### Cancellation Procedures

The full cancellation procedure can be found in your policy wording.

### Enquiries & Complaints Procedure

Mi Commercial Risks are committed to providing the highest standards of service. We only use insurers who have been vetted in accordance with our strict criteria. However, if you have a complaint about the arrangement of your insurance please let us know. Your complaint will be dealt with promptly, fairly and in accordance with the FCA Rules.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance broker who arranged this Policy for you. Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.

The full enquiries and complaints procedure can be found in your policy wording.



### **Making a Claim**

The full claims procedure can be found in Section 6 of your policy wording.

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 claim without our written permission.

To make a claim under this Policy please telephone the appropriate Helpline number listed below;

#### **Claims for Sections 1 and 2**

Your claims will be dealt with by Broadspire, By Crawford & Company, Second Floor, Ashton House, 400 Silbury Boulevard, Milton Keynes MK9 2AH

Your claims should be notified to Broadspire by

Telephone: 01908 302 011 or

Email: convexclaims@broadspiretpa.co.uk

#### **Claims for Section 3**

Your claims will be dealt with by **HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester M2 2JT**

Your claims should be notified to HSB by Telephone: 0161 817 2114, Fax: 0161 817 2119 or email new.loss@hsbeil.com

### **The Financial Services Compensation Scheme (FSCS)**

Mi Specialty Ltd, Convex Insurance UK Limited and HSB Engineering Insurance Limited are covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. Further details can be obtained from FSCS, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QA Tel: 0207 741 4100 Fax: 0207 741 4101 or [www.fscs.org.uk](http://www.fscs.org.uk)

### **Several Liability Clause**

The liability of Insurers under this contract is several and not joint with other Insurers party to this contract. An 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 Insurer nor is an insurer otherwise responsible for any liability of any other Insurer that may underwrite this contract.