



## Part 1 – Employers’ Liability

**Covered**

Any one Event (excluding liability arising directly or indirectly out of Terrorism)

### Limit of Indemnity

£10,000,000

Any one Event arising directly or indirectly out of Terrorism

£5,000,000

### Endorsements applicable:

Not Applicable

## Part 2 – Public/ Products Liability

**Covered**

Any one Event

### Limit of Indemnity

£5,000,000

All Events happening during any Period of Insurance in respect of products supplied

£5,000,000

All incidents considered by Us to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere

£5,000,000

### Endorsements applicable:

Not Applicable

### Policyholder’s Contribution

The indemnity provided by Part 2 is subject to a Policyholder’s Contribution of £500 any one Event in respect of loss or damage to Property

## Part 3 – Legal Defence Costs

**Covered**

### Employers’ Liability – Part A

The total amount payable by Us in respect of all costs and expenses arising out of all claims during any Period of Insurance

### Limit of Indemnity

£250,000

### Public/ Products Liability – Part B

The total amount payable by Us in respect of all costs and expenses arising out of all claims during any Period of Insurance

£250,000



## Reporting Claims

**When reporting a claim quote reference: RTT276191 and the policy number shown on the first page of this Schedule. To report a claim for damage to property that does not belong to You:**

Telephone (during normal working hours):	0330 102 4257
Email:	liabilityclaims.manchester@uk.rsagroup.com
Write to:	RSA Group, PL & Products Claims, PO Box 256, Wymondham, NR18 9DQ

**When reporting a claim quote reference: RTT276191 and the policy number shown on the first page of this Schedule. To report a claim for injury to any person including employees:**

Telephone (during normal working hours):	0161 235 3737
Email:	promise.injuryclaims@uk.rsagroup.com
Write to:	RSA Group, RSA Care, PO Box 256, Wymondham, NR18 9DQ

This scheme is underwritten by Royal & Sun Alliance plc and arranged by Provego Ltd.

Provego Underwriting is a trading name of Provego Limited which is registered in England and Wales under company number 09366935. The registered address is Epsilon House, West Road, Ipswich IP3 9FJ. Provego Limited is an Appointed Representative of One Commercial Limited who are authorised and regulated by the Financial Conduct Authority under firm reference number 709456.

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## **Combined Liability: Additional endorsements applicable**

<b>Policy Number</b>	PVG119302175	
<b>Period of Insurance:</b>	From: 14/07/2020	To: 13/07/2021
<b>Effective Date:</b>	14/07/2020	

### **I. Coronavirus Exclusion**

We will not pay claims for Damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

- a). Coronaviruses
- b). Coronavirus disease (COVID-19);
- c). Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d). any mutation of or variation of a), b) or c) above;
- e). any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- f). any fear or anticipation of a), b), c), d) or e) above

### **CLE 11 Bona Fide Subcontractors Clause**

You must have in place a system of check to ensure that any Bona-fide sub-contractor engaged by or on Your behalf maintains in force for the period of the relevant contract:

- ~~a~~Public Liability insurance with an Indemnity Limit of at least GBP £5 million
- ~~b~~Cover that includes an indemnity to You as Principal

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