

Policy Schedule

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Commercial Secure Plus

Insured: Bristol Hackspace
Address: Studio G10 & G11
37 Philip Street
Bedminster
Bristol
Postcode: BS3 4EA
Business: Community Workshop
Period of Insurance From: 29/04/2017
Period of Insurance To: 28/04/2018
Renewal Date: 29/04/2018
Policy Wording Reference: EV-CSP-004 (08/16)
Binding Authority Agreement: CSP 2016 01

Annual Premium Summary

(operative only where premium shown against Section)

	Annual Premium (GBP)	Insurance Premium Tax @ 10% (GBP)	Total (GBP)
Material Damage - A2 All Risks	150.00	15.00	165.00
Business Interruption	-	-	-
Employers Liability	250.00	25.00	275.00
Public and Product Liability	800.00	80.00	880.00
Money	-	-	-
Goods In Transit	-	-	-
Frozen Food	-	-	-
Business Machines	-	-	-
Loss Of Licence	-	-	-
Terrorism	-	-	-
Legal Expenses	-	-	-
Totals	1,200.00	120.00	1,320.00

Policy Endorsements

(Note: Endorsements applicable to specific policy sections are shown in the appendix applicable to that section):

P007CSP - ADDITIONAL GENERAL POLICY EXCEPTIONS

Underwritten by Ageas Insurance Limited
Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited
Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236.
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Endorsement Details

P007CSP - ADDITIONAL GENERAL POLICY EXCEPTIONS

The following General Policy Exceptions apply to the Policy:

8) Pressure Waves

The Underwriters shall not provide indemnity under this Policy in respect of any loss damage or destruction occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed

9) Asbestos

The Underwriters shall not provide indemnity for any liability of whatsoever nature arising out of mining processing manufacturing removing disposing of distributing or storing of asbestos or products made entirely or mainly of asbestos

This Exclusion shall not apply in respect of such removal or disposal provided that

- a) such activity does not form part of the Insureds usual Trade or Business or contract and
- b) the discovery of asbestos by the Insured is unintentional and accidental and
- c) upon discovery of asbestos or products made entirely or mainly of asbestos all work immediately stops and
- d) an HSE licensed asbestos removal contractor is employed if legally required
 - i) to make safe the area in which the discovery is made as soon as is practicable
 - ii) who has Employers Liability and Public and Products Liability insurances in force
 - a) that provide Limits of Indemnity no less than those stated in the Schedule and
 - b) that do not exclude the work to be carried out.

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Appendix to Section A - Material Damage

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

- A2 All Risks

Insured Property: 1 Studio G10 & G11
37 Philip Street
Bedminster
Bristol
BS3 4EA

Item	Sum Insured (GBP)
Buildings:	0
Computer Equipment:	0
Contents:	0
Electrical Equipment:	0
Stock:	0
Plant, Machinery and all other Contents	30,000
Premises Total Sum Insured	30,000
Excess applicable to this property (GBP):	
Theft	350
Subsidence Ground Heave and Landslip	0
Each and Every Other Loss	350
Section A Total Sum Insured (GBP)	30,000

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Appendix to Section A - Material Damage

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Policy Definitions

Buildings:	As defined in the Policy
Machinery:	Machinery Plant and All Other Contents the property of the Insured (or held by them in trust for which they are responsible) while on the Property excluding landlord's fixtures and fitting Stock and materials in trade and property more specifically insured.
Stock:	Stock and materials in trade the property of the Insured (or held by them in trust for which they are responsible) while in the Buildings.
Miscellaneous:	Miscellaneous as specified under the heading Description.
DV:	Declared Value.
SDA:	Stock Declaration Adjustment.

Endorsements Applicable to Section A:

A001CSP - ELECTRICAL INSPECTION CONDITION

A004CSP - GENERAL WASTE CONDITION

A008CSP - NO SMOKING CONDITION

A015CSP - STILLAGE CONDITION

A019CSP - WOODWORKERS CONDITION

Endorsement Details

A001CSP - ELECTRICAL INSPECTION CONDITION

It is a condition precedent to any liability of the Underwriters under Section A of the Policy that the electrical system at the Premises (or Insureds portion of the Premises) is inspected and tested by a qualified electrician in accordance with IEE Regulations for Electrical Installations and

- a) 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 inspection
- c) a copy of each Completion and Inspection Certificate is lodged with the Underwriters
- d) the electrical installation is further inspected and tested within the timescale recommended on the Completion and Inspection Certificates.

A004CSP - GENERAL WASTE CONDITION

It is a condition precedent to liability under Section A of the Policy that

- i) all oily greasy or impregnated waste rags or wipes and or used cleaning cloths which remain in the Buildings after business operations cease for the day shall be kept in lidded metal receptacles and the contents of the receptacles removed from the Buildings at least once a week
- ii) all other combustible trade refuse shall be removed from the Buildings at the end of each working day
- iii) all waste or refuse outside the Buildings is stored in non-combustible lidded containers or metal skips kept at least 5 metres from any building or other property and removed from the Premises when the containers or skips are full
- iv) there is no burning of waste inside or outside the Buildings.

A008CSP - NO SMOKING CONDITION

It is a condition precedent to liability under Section A of the Policy that the smoking of cigarettes or tobacco is not allowed in the Premises and suitable notices to this effect are displayed in prominent positions.

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Appendix to Section A - Material Damage

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

A015CSP - STILLAGE CONDITION

It is a condition precedent to liability under Section A of the Policy that all Stock insured shall be stored on pallets, shelving, racking or similar at least 15 centimetres off the floor.

A019CSP - WOODWORKERS CONDITION

It is a condition precedent to liability under Section A of the Policy that

- (a) all shavings sawdust and other refuse be swept up daily and removed from the Buildings at least once a week
- (b) there be no drying of timber by the application of heat
- (c) there be no portable heating in operation other than in offices and canteen areas
- (d) there be no smoking of cigarettes or tobacco allowed in the Buildings (other than in offices and or canteens) and notices to this effect are displayed in prominent positions
- (e) there is no burning of waste inside or outside the Buildings

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Appendix to Section D - Liability

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Limits of Indemnity (GBP)

Subsection D1: Employers Liability	10,000,000
Subsection D2: Public Liability	5,000,000
Subsection D3: Products Liability	0

Where there is no limit declared above, that Subsection is inoperative and the Underwriters shall not be under any liability therefore

MINIMUM PREMIUM FOR FULL POLICY TERM (See Section Condition 6)

Subsection D1: 100% subsection premium

Subsection D2 and D3: 100% subsection premium

Excess applicable to this section:

Employers' Liability Excess (GBP):	Nil
Third Party Property Damage Excess (GBP):	500
Heat Work Away Excess (GBP):	Nil

Endorsements Applicable to Section D:

D028CSP - BREACH OF PROFESSIONAL DUTY EXCLUSION

D303CSP - DESIGN EXCLUSION

D700CSP - MANSLAUGHTER DEFENCE COSTS (PUBLIC LIABILITY)

D701CSP - MANSLAUGHTER DEFENCE COSTS (EMPLOYERS LIABILITY)

Endorsement Details

D028CSP - BREACH OF PROFESSIONAL DUTY EXCLUSION

The Underwriters shall not provide indemnity under Subsections D2 or D3 of Section D against liability caused by or arising from any breach of professional duty by or on behalf of the Insured.

D303CSP - DESIGN EXCLUSION

The Underwriters shall not provide indemnity under Subsection D3 against liability caused by or arising from the design plan formula or specification of any Product Supplied or part thereof or advice information or instructions on the nature use or storage thereof.

D700CSP - MANSLAUGHTER DEFENCE COSTS (PUBLIC LIABILITY)

Under Section D – Liability Subsection D2 Public Liability the Underwriters will indemnify the Insured in respect of

- a) legal costs and expenses incurred with the prior written consent of the Underwriters and
- b) costs of the prosecution awarded against the Insured

in connection with the defence of any criminal proceedings including appeals against judgment arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or the Isle of Man in respect of any fatal injury occurring during the Period of Insurance in connection with the Business and which may be the subject of indemnity under this Section

Provided that

- i. the maximum amount payable under this extension shall not exceed £5,000,000 during any one Period of Insurance or the Limit of Indemnity under this Section as stated in the Schedule whichever is the lesser
- ii. all amounts payable under this extension will form part of and are not in addition the Limit of Indemnity under this Section as stated in the Schedule

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Appendix to Section D - Liability

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

iii. where the Underwriters has already indemnified the Insured in respect of legal costs and expenses incurred in connection with the defence of any criminal proceedings including appeals against judgment arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act arising out of the same occurrence which gave rise to said proceedings under another Section of the Policy the amount paid under that Section shall contribute to the maximum amount payable under this extension

iv. the Underwriters agree details of the specific solicitor or counsel who are to act on behalf of the Insured prior to their appointment

the Underwriters will not pay for

a) any fines or penalties imposed on the Insured or the cost of implementing any remedial order or publicity order

b) legal costs and expenses in connection with an appeal unless solicitor or counsel advise that there are strong prospects of succeeding in the appeal or recovering costs awarded against the Insured at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed

c) costs and expenses provided by another source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance

d) costs and expenses in connection with the defence of any criminal proceedings relating to an alleged breach brought in any country other than Great Britain Northern Ireland the Channel Islands and the Isle of Man

e) costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by

i. the Insured

ii. any partner or director of the Insured any Employee

D701CSP - MANSLAUGHTER DEFENCE COSTS (EMPLOYERS LIABILITY)

Under Section D – Liability Subsection D1 Employers' Liability The Underwriters will indemnify the Insured in respect of

a) legal costs and expenses incurred with the prior written consent of the Underwriters and

b) costs of the prosecution awarded against the Insured

in connection with the defence of any criminal proceedings including appeals against judgment arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or the Isle of Man in respect of any fatal injury sustained and caused during the Period of Insurance in connection with the Business and which may be the subject of indemnity under this Section

Provided that

i. the maximum amount payable under this extension shall not exceed £5,000,000 during any one Period of Insurance

ii. all amounts payable under this extension will form part of and are not in addition to the Limit of Indemnity under this Section as stated in the Schedule

iii. where the Underwriters have already indemnified the Insured in respect of legal costs and expenses incurred in connection with the defence of any criminal proceedings including appeals against judgment arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence

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Appendix to Section D - Liability

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

which gave rise to said proceedings under another Section of the Policy the amount paid under that Section shall contribute to the maximum amount payable under this extension

iv. the Underwriters agree details of the specific solicitor or counsel who are to act on behalf of the Insured prior to their appointment

the Underwriters will not pay for

a) any fines or penalties imposed on the Insured or the cost of implementing any remedial order or publicity order

b) legal costs and expenses in connection with an appeal unless solicitor or counsel advise that there are strong prospects of succeeding in the appeal or recovering costs awarded against the Insured at all times throughout the appeals process. Any change to such prospect of success during the appeals process may result in cover being removed

c) costs and expenses provided by another source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance

d) costs and expenses in connection with the defence of any criminal proceedings relating to an alleged breach brought in any country other than Great Britain Northern Ireland the Channel Islands and the Isle of Man

e) costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by

- i. the Insured
- ii. any partner or director of the Insured
- iii. any Employee

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What to Do in the Event of a Claim

Evolution Underwriting is committed to providing an efficient, professional and consistent claims service to all of its Policyholders.

If you suffer a loss or any incident which you believe may give rise to a loss under the terms of this policy please contact your Insurance Adviser immediately.

Their details are as follows:

John Mitchell
Export & General Insurance Services Ltd
Export House
The Elms Farm
Tockington
Bristol
Avon
BS32 4LQ
Telephone: 0208 255 0617
Fax Number:

For new and existing claims relating to property or liability (Sections A, B, C, D, E, F, G, H, I and J) please contact our dedicated claims handlers at the following address:

Broadspire by Crawford and Company
30 St Paul's Square
Birmingham
B3 1QZ
Telephone: 03333 201 560
Emergency: 01709 535 765
Email: evolution@gabrobins.co.uk

Replacement Glazing

You may arrange for the replacement of broken windows at the insured premises by telephoning the following number: **01204 877 177**.

This facility is available 24 hours every day and where necessary premises will be made safe by boarding up.

Accounts will be settled directly with the supplier except where the replacement is not within the scope of the cover provided by this Policy.

Business Assistance

DAS provide this Property Repair Helpline on behalf of Ageas Insurance Limited.

In the event of an unforeseen emergency affecting your business premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on your behalf.

All costs of assistance provided are your responsibility, but they may be recoverable if the loss or damage is covered by this Policy.

To utilise this service please phone **0117 934 2111** at any time.

Please ensure that you quote the policy number printed at the top of this page on all correspondence.