

Calculation Sheet for Insured Properties 2022/3

Property Schedule	1	£4,430.17
Property Schedule	2	£4,555.06
Property Schedule	3	£5,813.14
Property Schedule	4	£8,907.85
Property Schedule	5	£3,521.06
Property Schedule	6	£4,984.40
Property Schedule	7	£949.28
Property Schedule	8	£8,439.86
Property Schedule	9	£4,206.02
Property Schedule	10	£1,700.80
Management Liability		£520.80
Handling (1¼%)		£840.50
Total Chargeable		£48,868.94

Total Multiplier	142,910 sq ft
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Unit	Multiplier	S	AMOC	Oakhaven	SP Gartside	Gartside Ent	Dunemajor	Adv
Furness Drive								
A	2,400	1	£667.25					<input checked="" type="checkbox"/>
B	1,200	1	£333.62					<input checked="" type="checkbox"/>
C	2,280	1	£633.89					<input checked="" type="checkbox"/>
D	980	1	£272.46					<input checked="" type="checkbox"/>
E	300	1	£83.41					<input checked="" type="checkbox"/>
F	3,550	7	£983.10					<input checked="" type="checkbox"/>
Cocker Avenue								
G	2,140	1	£594.96					<input type="checkbox"/>
H	3,600	9			£4,240.31			<input checked="" type="checkbox"/>
J	8,400	6	£2,307.09					<input checked="" type="checkbox"/>
K	1,200	2	£356.08					<input checked="" type="checkbox"/>
L	1,800	2	£534.11					<input type="checkbox"/>
M	1,800	2	£534.11					<input type="checkbox"/>
N	1,800	2	£534.11					<input checked="" type="checkbox"/>
O	1,800	2	£534.11					<input checked="" type="checkbox"/>
P	2,500	2	£741.82					<input checked="" type="checkbox"/>
U	2,400	10	£1,723.66					<input checked="" type="checkbox"/>
V	3,600	6		£988.75				<input checked="" type="checkbox"/>
W	3,600	6		£988.75				<input checked="" type="checkbox"/>
X	14,400	8		£8,577.03				<input type="checkbox"/>
19	3,200	6				£878.89		<input checked="" type="checkbox"/>

Beacon Road							
Q	1,200	2			£356.08		<input checked="" type="checkbox"/>
R	1,200	2			£356.08		<input checked="" type="checkbox"/>
S	1,280	2			£379.81		<input checked="" type="checkbox"/>
T	1,280	2			£379.81		<input checked="" type="checkbox"/>
Y1	3,600	3	£976.96				<input checked="" type="checkbox"/>
Y2	3,600	3	£976.96				<input type="checkbox"/>
Y3	6,120	3	£1,660.84				<input checked="" type="checkbox"/>
Z1	2,400	3	£651.31				<input checked="" type="checkbox"/>
Z2	2,400	3	£651.31				<input checked="" type="checkbox"/>
Z3	4,080	3	£1,107.23				<input checked="" type="checkbox"/>
Wood Street							
1	1,200	1			£333.62		<input checked="" type="checkbox"/>
2	1,200	5		£341.53			<input checked="" type="checkbox"/>
3	1,200	1			£333.62		<input checked="" type="checkbox"/>
4/6	2,400	5		£683.06			<input checked="" type="checkbox"/>
5	1,200	1			£333.62		<input checked="" type="checkbox"/>
7	1,200	1				£333.62	<input checked="" type="checkbox"/>
8	1,200	5		£341.53			<input checked="" type="checkbox"/>
9/11	2,400	1				£667.25	<input checked="" type="checkbox"/>
10	1,200	5		£341.53			<input checked="" type="checkbox"/>
12	1,200	5		£341.53			<input checked="" type="checkbox"/>
12a	1,000	5		£284.61			<input checked="" type="checkbox"/>
12b	1,000	5		£284.61			<input checked="" type="checkbox"/>
14	1,200	5		£341.53			<input checked="" type="checkbox"/>
16	1,200	5		£341.53			<input checked="" type="checkbox"/>
18	1,200	5		£341.53			<input checked="" type="checkbox"/>
Millennium Court							
1	4,800	4	£1,349.31				<input checked="" type="checkbox"/>
2	3,200	4	£899.54				<input checked="" type="checkbox"/>
3	3,200	4	£899.54				<input checked="" type="checkbox"/>
4	3,200	4	£899.54				<input checked="" type="checkbox"/>
5	3,200	4	£899.54				<input checked="" type="checkbox"/>
6	3,200	4	£899.54				<input checked="" type="checkbox"/>
7	6,000	4	£1,686.64				<input checked="" type="checkbox"/>
8	6,000	4				£1,686.64	<input checked="" type="checkbox"/>
Totals			£24,392.05	£14,197.52	£6,712.97	£3,566.40	£0.00
Total Chargeable						£48,868.94	

AMOC Limited
187 Garstang Road East
Poulton-le-Fylde
Lancs
FY6 8JH

Invoice

Date: 18 October 2022

Invoice Ref: 518821645

Client Ref: 26501161

Policy Type	Insurer	Policy Number	Policy Term	Premium (£)
Property Owners Poulton Business Park Renewal	Aviva Insurance Limited	23946043CHC	12/10/22 - 11/10/23	42,616.94
Sub total				42,616.94
Insurance Premium Tax				5,114.03
TOTAL				£47,730.97

IMPORTANT: This invoice is for information purposes only. The premium is being collected by your insurer by direct debit.

Rowlands & Hames Insurance Brokers Limited

Chiltern House
181 Bristol Avenue Bispham
Blackpool Lancs FY2 0FP
T 01253 594211
F 01253 500473
E mail@rowlands-hames.co.uk

Directors

A Farnworth ACII
J A Isles ACII



AMOC Limited
187 Garstang Road East
Poulton-le-Fylde
Lancs
FY6 8JH

Credit Note

Date: 19 October 2022

Invoice Ref: 518847387

Client Ref: 26501161

Policy Type	Insurer	Policy Number	Policy Term	Premium (£)
Property Owners To Amend Rent sum insured MTA	Aviva Insurance Limited	23946043CHC	12/10/22 - 11/10/23	-195.57
Sub total				-195.57
Insurance Premium Tax				-23.47
TOTAL				-£219.04

Payment will be made by Aviva Insurance Limited. This credit note is for information purposes only.

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Directors

A Farnworth ACII
J A Isles ACII



Mr S Gartside
AMOC Limited
187 Garstang Road East
Poulton-le-Fylde
Lancs
FY6 8JH

Our Ref: 26501161

20th October 2021

Dear Steve

Management Liability Renewal - Policy No. 100629061MLI

I am writing to you in connection with your Property Owners insurance with Aviva Insurance Limited which is due for renewal on 12th October 2021.

Based on our knowledge of your account, your stated requirements are as follows:

From the information gathered during our fact find process, we understand that your business activities are as follows:

- Commercial & Residential Property Owner

Based on this information and our knowledge of the market, we recommend that you renew cover with Aviva Insurance Limited at the below cost:

The cost of cover at the start of last year is also shown for comparison.

	Cover at Start of Last Year (£)	Renewal Quote (£)
Premium	423.50	465.00
Insurance Premium Tax	50.82	55.80
Total (£)	474.32	520.80

Please note that the premiums shown are based on the information provided at the time of the quotation and you are reminded of the need to disclose any material fact which may influence an Insurer's decision to provide a quotation or the terms and conditions that are currently being offered. If you are in any doubt as to whether you should disclose any information to our office, then please contact me immediately to discuss further. If the information you give on the proposal is different from that given at the time of the quotation then the premium and terms provided may change.

Rowlands & Hames Insurance Brokers Limited

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Directors

A Farnworth ACII
J A Isles ACII





S.J. Gartside

Property Management Services

www.gartside.co.uk

Invoice To:

Landlords Rent Account

Invoice No.: 22031907
Date: 13/10/2022

Description

Amount

Handling Charge for Property Owners Liability

£840.50

BACS Payments To: 16-28-22 10009863

Thank You For Your Prompt Payment.

Total Due:

£840.50

Index To Premises

Produced on 19 October 2022

ENDORSEMENT

Policy Details

Policy Number	23946043CHC
The Policyholder	AMOC Investments Limited
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023

Property Details

Annual Premium (inclusive of Insurance Premium Tax and VAT where applicable)

Property Number	Premises	Cover Premium (excluding Terrorism)	Terrorism Premium
00001	Units 1, 3, 5, 7, 9 & 11 Wood St, & A, B, C, D, E & G Furness Dv., Poulton Industrial Estate,, Poulton-Le-Fylde, Lancashire, FY6 8JU	£4,315.83	£114.34
00002	Units K - T Cocker Avenue,, Poulton Industrial Estate, Poulton-Le-Fylde, Lancashire, FY6 8JU	£4,419.24	£135.82
00003	Units Y1, Y2, Y3, Z1, Z2 & Z3, Beacon Road, Poulton Industrial Estate, Poulton-Le-Fylde, Lancashire, FY6 8JU	£5,671.66	£141.48
00004	Unit 1 - 8 Millenium Court, Poulton Industrial Estate, Poulton-Le-Fylde, Lancashire, FY6 8JU	£8,670.09	£237.76
00005	Units 2, 4, 6, 8, 10, 12, 12a,, 12b, 14, 16, 18 Wood Street, Poulton Industrial Estate, Poulton-le-Fylde, Lancashire, FY6 8JU	£3,425.34	£95.72
00006	Unit J, V, W & 19 Cocker, Ave, Poulton Ind. Estate,, Poulton-Le-Fylde,, Lancashire, FY6 8JU	£4,860.60	£123.80
00007	Unit F Furness Drive, Poulton Industrial Estate, Poulton-Le-Fylde, Lancashire, FY6 8JU	£924.66	£24.62
00008	Unit X Beacon Road, Poulton Ind. Estate,, Poulton-Le-Fylde,, Lancashire, FY6 8JU	£8,364.64	£75.22
00009	Unit H Aldon Rd,, Poulton Ind. Estate,, Poulton-Le-Fylde,, Lancashire, FY6 8JU	£4,182.00	£24.02

Policy number 23946043CHC**Policy Details**

Policy Number	23946043CHC
The Policyholder	AMOC Investments Limited
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023

Property Details
continued

Annual Premium (inclusive of Insurance Premium Tax and VAT where applicable)

Property Number	Premises	Cover Premium (excluding Terrorism)	Terrorism Premium
00010	Unit U, Cocker Avenue, Poulton Ind. Estate,, Poulton-Le-Fylde,, Lancashire, FY6 8JU	£1,683.05	£17.75
		£46,517.11	£990.53

Policy Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Introduction

The attached schedule forms part of Your policy and replaces the previous schedule.

Policy Details

Policy Number	23946043CHC
The Business	Owner of the properties as detailed in the attached property schedules
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Additional/Return Premium	£-219.04
Total Annual Premium	£47,507.64

(full premium details are set out in the Summary of Cover below)

Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
Postal Address	187 Garstang Road East Poulton-Le-Fylde Lancashire FY6 8JH

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

Policy number 23946043CHC

Summary of Cover	Cover Insured	Additional/Return Premium	Annual Premium
	Property Damage - Buildings	£0.00	£36,712.57
	Business Interruption	£-149.72	£1,901.80
	Terrorism	£-17.13	£884.41
	Employer's Liability	£0.00	£150.04
	Property Owner's Liability	£0.00	£2,404.21
	Legal Expenses Liability	£-28.72	£364.53
	Total Premium	£-195.57	£42,417.56
	Total Insurance Premium Tax	£-23.47	£5,090.08
	VAT (where applicable)	£0.00	£0.00
	TOTAL AMOUNT INC IPT AND VAT	£-219.04	£47,507.64

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00001
Owners Building Reference Number	0001
The Premises	Units 1, 3, 5, 7, 9 & 11 Wood St & A, B, C, D, E & G Furness Dv, Poulton Industrial Estate, Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Industrial Estate tenanted as per details lodged with the Company

Policy Details

Policy Number	23946043CHC
Insurance Start Date	19 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Flood	£1,000
Accidental Breakage of glass	£500

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,452,000
Business Interruption(24 Months)	£135,832

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£-41.18	£246.04
Property Damage - Buildings	£0.00	£3,693.24
Employer's Liability	£0.00	£18.66
Legal Expenses Liability	£-7.91	£47.15
Property Owner's Liability	£0.00	£310.74
Terrorism	£-4.72	£114.34
Total Amount Payable (Inclusive of Insurance Premium Tax)	£-53.81	£4,430.17
Total Amount Payable Includes Insurance Premium Tax of	£-5.77	£474.65
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagee

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply

Occupancy

Unit 5,Wood Street - Retirement home supplies storage

Unit 7,Wood Street - Fish Food Manufacture

Unit 9/11,Wood Street - Canine Day Centre

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00002
Owners Building Reference Number	0002
The Premises	Units K - T Cocker Avenue, Poulton Industrial Estate Poulton-Le-Fylde Lancashire
Postcode	FY6 8JU
Risk Occupation	Industrial estate tenanted as per details lodged with the Company

Policy Details

Policy Number	23946043CHC
Insurance Start Date	19 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Flood	£1,000
Accidental Breakage of Glass	£500

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,395,680
Business Interruption(24 Months)	£255,684

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£-66.09	£463.13
Property Damage - Buildings	£0.00	£3,549.99
Employer's Liability	£0.00	£18.66
Legal Expenses Liability	£-12.68	£88.77
Property Owner's Liability	£0.00	£298.69
Terrorism	£-7.56	£135.82
Total Amount Payable (Inclusive of Insurance Premium Tax)	£-86.33	£4,555.06
Total Amount Payable Includes Insurance Premium Tax of	£-9.25	£488.04
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagee

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply.

Occupancy

 Unit K, Cocker Avenue - Storage of fancy goods
 Unit L, Cocker Avenue - Marine fish wholesale
 Unit M, Cocker Avenue - Marine fish wholesale
 Unit N, Cocker Avenue - Storage of artificial grass
 Unit O, Cocker Avenue - Car Sales
 Unit P, Cocker Avenue - Car repairs
 Unit Q, Beacon Road - Car sales
 Unit R, Beacon Road - Vehicle maintenance and sales
 Unit S, Beacon Road - Carpet storage
 Unit T, Beacon Road - Car repairs

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level.

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00003
Owners Building Reference Number	0003
The Premises	Units Y1, Y2, Y3, Z1, Z2 & Z3 Beacon Road Poulton Industrial Estate Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Industrial estate tenanted as per details lodged with the Company

Policy Details

Policy Number	23946043CHC
Insurance Start Date	19 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass Section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Flood	£1,000
Accidental Breakage of Glass	£500

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,953,600
Business Interruption(24 Months)	£123,160

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£-60.41	£223.08
Property Damage - Buildings	£0.00	£4,969.08
Employer's Liability	£0.00	£18.66
Legal Expenses Liability	£-11.58	£42.76
Property Owner's Liability	£0.00	£418.08
Terrorism	£-6.91	£141.48
Total Amount Payable (Inclusive of Insurance Premium Tax)	£-78.90	£5,813.14
Total Amount Payable Includes Insurance Premium Tax of	£-8.45	£622.83
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagees

Notes

Additional Conditions

Rowlands & Hames Additional Clauses apply

Occupancy

 Unit Y1 - Car Body Repairs
 Unit Y2 - Vacant
 Unit Y3 - Gym
 Unit Z1 - Vehicle maintenance and MOT
 Unit Z2 - Valeting centre
 Unit Z3 - Theatre storage

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

Restricted Perils**Policy No. : 23946043CHC**

We will indemnify You in respect of Damage occurring during the Period of Insurance at Unit Y2, Beacon Road, Poulton Industrial Estate, Poulton-le-Flyde, FY6 8JU caused by each of the following Defined Contingencies only:-

A fire

B explosion

C aircraft and other aerial devices or articles dropped from them

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details	Property Schedule Number	00004
	Owners Building Reference Number	0004
	The Premises	Unit 1 - 8 Millenium Court Poulton Industrial Estate Poulton-Le-Fylde Lancashire
	Postcode	FY6 8JU
	Risk Occupation	Industrial estate tenanted as per details lodged with the Company
Policy Details	Policy Number	23946043CHC
	Insurance Start Date	12 October 2022
	Insurance End Date	11 October 2023
	Reason for Issue	Mid Term Amendment
Contact Details	The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
Insurance Adviser Details	Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
	Agency Number	68/0045990
Contingencies	Contingencies Applicable	Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence Terrorism section is operative Glass Section is operative
Excess	Excess - Property Damage and Glass	Amount
	Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
	Subsidence	£1,000
	Unless otherwise stated, all other Contingencies	£500
	All other insured Damage to a property entirely unoccupied	£1,000
	Flood	£1,000
	Accidental Breakage of Glass	£500
Sum Insured for Selected Covers	Selected Covers	Sum Insured
	Property Damage - Buildings	£2,886,400
	Business Interruption(24 Months)	£320,594

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£0.00	£580.70
Property Damage - Buildings	£0.00	£7,341.71
Employer's Liability	£0.00	£18.66
Legal Expenses Liability	£0.00	£111.31
Property Owner's Liability	£0.00	£617.71
Terrorism	£0.00	£237.76
Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£8,907.85
Total Amount Payable Includes Insurance Premium Tax of	£0.00	£954.41
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

Royal Bank of Scotland plc		Mortgagees
Gerrard Private Bank (Jersey) Limited		Mortgagees in respect of Units 1-6 Millennium Court

Notes

Additional Conditions

Rowlands & Hames Additional Clauses apply

Occupancy

Unit 1 - Trade and wholesale of joinery products
 Unit 2 - Trade and wholesale of joinery products
 Unit 3 - Trade and wholesale of joinery products
 Unit 4 - Contemporary furniture sales
 Unit 5 - Children's play area
 Unit 6 - Children's play area
 Unit 7 - Storage & distribution of car parts
 Unit 8 - Storage & distribution of car parts

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00005
Owners Building Reference Number	0005
The Premises	Units 2, 4, 6, 8, 10, 12, 12a, 12b, 14, 16, 18 Wood Street Poulton Industrial Estate Poulton-le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Industrial estate tenanted as per details lodged with the Company

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass Section is Operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Flood	£1,000
Accidental Breakage of Glass	£500

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,126,400
Business Interruption(24 Months)	£139,236

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£0.00	£252.20
Property Damage - Buildings	£0.00	£2,865.06
Employer's Liability	£0.00	£18.68
Legal Expenses Liability	£0.00	£48.34
Property Owner's Liability	£0.00	£241.06
Terrorism	£0.00	£95.72
Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£3,521.06
Total Amount Payable Includes Insurance Premium Tax of	£0.00	£377.27
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagees

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply

Occupancy

 Unit 2 - Vehicle Repairs
 Unit 4/6 - Vehicle Repairs
 Unit 8 - Car Repairs
 Unit 10 - Car Repairs
 Unit 12 - Car Repairs
 Unit 12a - Gearbox repairs
 Unit 12b - Vehicle maintenance and repair
 Unit 14 - Upholstery
 Unit 16 - Camper van conversion
 Unit 18 - Brewery

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level.

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00006
Owners Building Reference Number	0006
The Premises	Unit J, V, W & 19 Cocker Ave, Poulton Ind. Estate, Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Industrial estate tenanted as per details lodged with the Company

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass Section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Flood	£1,000
Accidental Breakage of glass	£500

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,660,560
Business Interruption(24 Months)	£121,760

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£0.00	£220.55
Property Damage - Buildings	£0.00	£4,223.72
Employer's Liability	£0.00	£18.68
Legal Expenses Liability	£0.00	£42.27
Property Owner's Liability	£0.00	£355.38
Terrorism	£0.00	£123.80
Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£4,984.40
Total Amount Payable Includes Insurance Premium Tax of	£0.00	£534.04
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagee

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply

Occupancy

 Unit J - Distribution
 Unit V - MOT centre
 Unit W - Fruit & Veg wholesale
 Unit 19 - Brewery

Policy number 23946043CHC

Endorsements

Increased Flood Excess**Policy No. : 23946043CHC**

The Excess amount in respect of Damage to the Property Insured caused by or resulting from storm or flood is increased to £1,000.

For the purpose of this endorsement storm is specifically defined as water entering the premises from, at or below ground level

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00007
Owners Building Reference Number	0007
The Premises	Unit F Furness Drive Poulton Industrial Estate Poulton-Le-Fylde Lancashire
Postcode	FY6 8JU
Risk Occupation	Tenanted as Vehicle Sales and Service Centre

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Glass section is operative
Terrorism section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£500
Subsidence	£1,000
Unless otherwise stated, all other Contingencies	£500
All other insured Damage to a property entirely unoccupied	£1,000
Accidental breakage of glass	£500
Flood	£1,000

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£312,400
Business Interruption(24 Months)	£29,280

Policy number 23946043CHC

Limit of Liability for Selected Covers	Selected Covers	Limit of Liability
	Property Owners Liability	£5,000,000 for any one event
	Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

Summary of Cover	Cover Insured	Additional/Return Premium	Annual Premium
	Business Interruption	£0.00	£53.03
	Property Damage - Buildings	£0.00	£794.61
	Legal Expenses Liability	£0.00	£10.17
	Property Owner's Liability	£0.00	£66.85
	Terrorism	£0.00	£24.62
	Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£949.28
	Total Amount Payable Includes Insurance Premium Tax of	£0.00	£101.71
	Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Notes	Additional Clauses
	Rowlands & Hames Additional Clauses apply Index Linking Clause applies

Policy number 23946043CHC

Endorsements

Storm Cover Exclusion**Policy No. : 23946043CHC**

We will not indemnify You in respect of Damage caused by or resulting from storm.

Basis of Settlement - Indemnity Only**Policy No. : 23946043CHC**

The Basis of Settlement - Reinstatement Clause detailed in the Property Damage Clauses does not apply to Property Damage - Buildings shown on The Schedule.

In respect of Property Damage - Buildings the basis upon which We will calculate the amount We will pay in respect of any claim will be the value of the property at the time of the Damage, less an amount for depreciation, if applicable.

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00008
Owners Building Reference Number	0006
The Premises	Unit X Beacon Road Poulton Ind. Estate, Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Unoccupied Unit

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Terrorism section is operative
Fire, Lightning, Explosion, Aircraft

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft	£5,000

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£1,267,200

Limit of Liability for Selected Covers

Selected Covers	Limit of Liability
Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event

Policy number 23946043CHC

Summary of Cover	Cover Insured	Additional/Return Premium	Annual Premium
	Property Damage - Buildings	£0.00	£8,074.76
	Employer's Liability	£0.00	£18.68
	Property Owner's Liability	£0.00	£271.20
	Terrorism	£0.00	£75.22
	Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£8,439.86
	Total Amount Payable Includes Insurance Premium Tax of	£0.00	£904.27
	Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party	Party Name	Party Address	Party Nature
	Royal Bank of Scotland		Mortgagee

Notes	Additional Clauses
	Rowlands & Hames Additional Clauses apply

Policy number 23946043CHC

Endorsements

Basis of Settlement - Indemnity Only**Policy No. : 23946043CHC**

The Basis of Settlement - Reinstatement Clause detailed in the Property Damage Clauses does not apply to Property Damage - Buildings shown on The Schedule.

In respect of Property Damage - Buildings the basis upon which We will calculate the amount We will pay in respect of any claim will be the value of the property at the time of the Damage, less an amount for depreciation, if applicable.

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00009
Owners Building Reference Number	0006
The Premises	Unit H Aldon Rd, Poulton Ind. Estate, Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Occupied by Greenoak Recycling Ltd as Paper and Cardboard Recycler

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence
Terrorism section is operative
Glass Section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£5,000
Subsidence	£5,000
Unless otherwise stated, all other Contingencies	£5,000
All other insured Damage to a property entirely unoccupied	£5,000

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£316,800
Business Interruption(24 Months)	£25,200

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers

Limit of Liability

Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured

**Additional/Return
Premium**

Annual Premium

Business Interruption	£0.00	£45.64
Property Damage - Buildings	£0.00	£4,041.13
Employer's Liability	£0.00	£18.68
Legal Expenses Liability	£0.00	£8.76
Property Owner's Liability	£0.00	£67.79
Terrorism	£0.00	£24.02
Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£4,206.02
Total Amount Payable Includes Insurance Premium Tax of	£0.00	£450.64
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name

Party Address

Party Nature

 Royal Bank of Scotland

 Mortgagee

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply

Property Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Property Details

Property Schedule Number	00010
Owners Building Reference Number	0006
The Premises	Unit U, Cocker Avenue Poulton Ind. Estate, Poulton-Le-Fylde, Lancashire
Postcode	FY6 8JU
Risk Occupation	Occupied by Ashvin Metals Ltd as High Value Metal Recycler

Policy Details

Policy Number	23946043CHC
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Reason for Issue	Mid Term Amendment

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
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Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contingencies

Contingencies Applicable

Accidental loss or destruction of or damage to the Property Insured as detailed in the Policy wording including Additional Contingency A Subsidence Terrorism section is operative

Excess

Excess - Property Damage and Glass	Amount
Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Earthquake	£5,000
Subsidence	£5,000
Unless otherwise stated, all other Contingencies	£5,000
All other insured Damage to a property entirely unoccupied	£5,000

Sum Insured for Selected Covers

Selected Covers	Sum Insured
Property Damage - Buildings	£211,200
Business Interruption(24 Months)	£25,200

Policy number 23946043CHC

**Limit of Liability
for Selected
Covers**

Selected Covers	Limit of Liability
Employers' Liability	£10,000,000 for any one occurrence
Property Owners Liability	£5,000,000 for any one event
Property Owners Legal Protection	Refer to Property Owners Legal Protection Appendix

**Summary of
Cover**

Cover Insured	Additional/Return Premium	Annual Premium
Business Interruption	£0.00	£45.64
Property Damage - Buildings	£0.00	£1,564.77
Employer's Liability	£0.00	£18.68
Legal Expenses Liability	£0.00	£8.76
Property Owner's Liability	£0.00	£45.20
Terrorism	£0.00	£17.75
Total Amount Payable (Inclusive of Insurance Premium Tax)	£0.00	£1,700.80
Total Amount Payable Includes Insurance Premium Tax of	£0.00	£182.22
Total Amount Payable Includes VAT on Inspection of	£0.00	£0.00

Interested Party

Party Name	Party Address	Party Nature
Royal Bank of Scotland		Mortgagee

Notes

Additional Clauses

Rowlands & Hames Additional Clauses apply

Policy number 23946043CHC

Endorsements

PH001

Policy Condition

The following Policy Condition applies

Index Linking

Policy Condition (13) Index Linking applies to the Property Damage Specified Contingencies Section and/or Property Damage - All Risks Section and Additional Clause A Day One (Non Adjustable) is deleted

Policy number 23946043CHC

Endorsements**Subjectivity****Policy No. : 23946043CHC**

You must allow Us access to any of Your Premises, contract sites and/or The Business to carry out survey(s). You must complete any actions identified by Us by the required date(s).

Consolidated Policy Schedule for Your Property Owners policy

Produced on 19 October 2022

ENDORSEMENT

Introduction

The attached schedule forms part of Your policy and replaces the previous schedule.

Policy Details

Policy Number	23946043CHC
The Business	Owner of the properties as detailed in the attached property schedules
Insurance Start Date	12 October 2022
Insurance End Date	11 October 2023
Additional/Return Premium	£-219.04
Total Annual Premium	£47,507.64

(full premium details are set out in the Summary of Cover below)

Insurance Adviser Details

Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN)
Agency Number	68/0045990

Contact Details

The Policyholder	AMOC Investments Limited Gartside Enterprises Limited Sheila Pamela Gartside Oakhaven Investments Limited Dunemajor Limited
Postal Address	187 Garstang Road East Poulton-Le-Fylde Lancashire FY6 8JH

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

Policy number 23946043CHC

Summary of Cover	Cover Insured	Additional/Return Premium	Annual Premium
	Property Damage - Buildings		
	Business Interruption		
	Terrorism		
	Employer's Liability		
	Property Owner's Liability		
	Legal Expenses Liability		
	Total Premium	£-195.57	£42,417.56
	Total Insurance Premium Tax	£-23.47	£5,090.08
	VAT (where applicable)	£0.00	£0.00
	TOTAL AMOUNT INC IPT AND VAT	£-219.04	£47,507.64

Your Management Liability Insurance - Renewal Quotation Schedule

Produced on 14 October 2021, Quotation - Version #1

Page 1 of 4

Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

Policyholder Details

The Policyholder	Amoc Investments Ltd, Gartside Enterprises Ltd, Mrs S P Gartside, Oakhaven Investments Ltd & Dunemajor Ltd
Contact address	The Estate Office, Cocker Avenue Poulton Industrial Estate PoultonleFylde, FY6 8JU
The Business	Property Ownership - Residential & Commercial

Policy Details

Policy number	100629061MLI
Effective date	12 October 2021
Expiry date	11 October 2022
Annual premium (excluding Insurance Premium Tax)	£465.00
Insurance Premium Tax	£55.80
Total amount due	£520.80

Insurance Adviser Details

Your Insurance Adviser	ROWLANDS & HAMES INSURANCE BROKERS LTD (WCN) CHILTERN HOUSE 181 BRISTOL AVENUE BISPHAM BLACKPOOL, FY2 0FP
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder	Amoc Investments Ltd, Gartside Enterprises Ltd, Mrs S P Gartside, Oakhaven Investments Ltd & Dunemajor Ltd
The Business	Property Ownership - Residential & Commercial



Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Contact Details for Claims and Help *(continued)*

Website - www.cutredtape.co.uk

This is Aviva's free website offering many tools and resources to help you manage your business effectively. You'll get access to:

- Over 700 legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;
- Easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;
- Discounts on legal services;
- email alerts on changes in law, legislation and regulation.

To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

Management Liability

Territorial Limits:

United Kingdom and European Economic Area

Rating Basis:

Turnover £1,000,001 - 2,500,000

Directors & Officers

Limit of Indemnity:

£250,000

Basis of Indemnity:

Any One Claim

Excess for Insured Person:

£0

Excess for Company Reimbursement:

£0

Prior/Pending Date:

12/10/2016

Clauses and Conditions Schedule

Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

Directors & Officers Liability Cover

Clauses applying to Directors & Officers cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Bodily Injury (including Manslaughter Proceedings) Defence Costs, Civil Fines and Penalties, Data Confidentiality, Derivative Investigation Costs, Management Buy-Out, Mitigation Costs, Outside Directorships, Property Damage Defence Costs, Retired Insured Persons Cover, Spouses, Heirs or Legal Representatives, Subpoena Costs

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Additional Limit of Indemnity for Insured Persons	Inner Limit	£100,000
Additional Limit of Indemnity for Non Executive Directors	Percentage of Limit of Indemnity	10%
Bail Bond Costs	Inner Limit	£100,000
Court Attendance Costs	Per Insured Person/Per Day	£500
	Total Liability	£25,000
Court Deprived Assets Additional Costs	Inner Limit	£100,000
Crisis Event and Reputation Protection Costs	Inner Limit	£100,000
Defence Costs for Extradition, Deportation and Asset Protection	Inner Limit	£100,000
Emergency Costs	Percentage of Limit of Indemnity	10%
Personal Tax Liability	Inner Limit	£100,000
Prosecution Costs	Inner Limit	£100,000

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	23946043CHC
Name of Policyholder	AMOC Investments Limited
Date of Commencement of Insurance	19 October 2022
Date of Expiry of Insurance	11 October 2023

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Authorised Signatory
Adam Winslow
CEO, UK & Ireland General Insurance

Notes

- a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	23946043CHC
Name of Policyholder	Gartside Enterprises Limited
Date of Commencement of Insurance	19 October 2022
Date of Expiry of Insurance	11 October 2023

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Authorised Signatory
Adam Winslow
CEO, UK & Ireland General Insurance

Notes

- a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	23946043CHC
Name of Policyholder	Sheila Pamela Gartside
Date of Commencement of Insurance	19 October 2022
Date of Expiry of Insurance	11 October 2023

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Authorised Signatory
Adam Winslow
CEO, UK & Ireland General Insurance

Notes

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(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	23946043CHC
Name of Policyholder	Oakhaven Investments Limited
Date of Commencement of Insurance	19 October 2022
Date of Expiry of Insurance	11 October 2023

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



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Adam Winslow
CEO, UK & Ireland General Insurance

Notes

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Certificate of Employers' Liability Insurance (a)

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Policy Number	23946043CHC
Name of Policyholder	Dunemajor Limited
Date of Commencement of Insurance	19 October 2022
Date of Expiry of Insurance	11 October 2023

We hereby certify that subject to paragraph 2

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5million (c)

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Authorised Signatory
Adam Winslow
CEO, UK & Ireland General Insurance

Notes

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