

POLICY FORM: BPL MISC CVL 12/15 POLICY NUMBER: PIP08002151-1801

The INSURED: S J Gartside t/as S J Gartside Property Management Services

Principal Address of the INSURED: The Estate Office, Cocker Avenue
Poulton Industrial Estate
Poulton-le-Fylde
Lancashire
FY6 8JU
UK

PROFESSIONAL BUSINESS: Property Management Services

PERIOD OF INSURANCE: From: 08/05/2018 Both dates inclusive
To: 07/05/2019

LIMIT OF INDEMNITY: £250,000 Any One Claim
Defence Costs In Addition

EXCESS: £500 Each & Every Claim , Not Applicable to Defence Costs

TERRITORIAL LIMITS: Worldwide excluding USA/Canada

JURISDICTION LIMITS: Worldwide excluding USA/Canada

RETROACTIVE DATE: 08/05/2008

ENDORSEMENTS: None

PREMIUM: £440.00

INSURANCE PREMIUM TAX: £52.80

TOTAL PREMIUM PAYABLE: £492.80

DATE OF PROPOSAL FORM: 13/04/2017 This contract is based on the proposal form the dates of which are listed below and supporting documentation (if any) accompanying the proposal form.

NOTICE OF CLAIMS OR CIRCUMSTANCES TO BE GIVEN TO: Barbican Protect Ltd – Claims
c/o BLM
King's House
42 King Street West
Manchester
M3 2NU
Tel: 0161 838 6998
Fax: 0161 838 4389
Email: claims@barbicanprotect.com

In witness whereof this Schedule has been signed on behalf of certain underwriters at Lloyd's this:-

Date: 02/05/2018

By



William Hall
(Authorised Signatory)

Schedule of Insurers

Barbican Protect Limited is a coverholder at Lloyd's underwriting under Binding Authority
No: B0775UEB32418 and on behalf of the following insurers:

- 75.00 % - Barbican Syndicate 1955 at Lloyd's, incorporated in the United Kingdom
- 25.00 % - Everest Syndicate 2786 at Lloyd's, incorporated in the United Kingdom

Barbican Protect Ltd is authorised and regulated by the Financial Conduct Authority
Registered in England No. 6185834 at 33 Gracechurch Street, London EC3V 0BT

Barbican Protect Ltd

Miscellaneous Professions Professional Indemnity Insurance Policy Summary

BPL MISC CVL 12/15 Wording

This leaflet provides a summary of features, benefits and limitations of the cover provided by Barbican Protect Ltd for a whole range of miscellaneous professions. For full details of the terms and conditions, please refer to the policy wording, which can be found on our web site at www.barbicanprotect.com.

Features and Benefits

- Limits of indemnity up to £10,000,000 any one claim with Defence Costs paid in addition
- Full Civil Liability, to include libel and slander and breach of confidentiality
- Costs to restore or replace Lost or Damaged Documents, up to the full Policy Limit
- Indemnity to employees, former employees, and/or consultants and self-employed persons
- Indemnity whilst a member of a joint venture or consortium
- Compensation for court attendance, mediation or arbitration in connection to any claim made against the insured, at £500 per person per day up to a maximum of £25,000 in the policy period
- Fidelity cover, up to £100,000 in the aggregate
- Fees Recovery cover
- Criminal Prosecution defence costs, up to £250,000 in the aggregate
- Inadvertent breach of duty of fair presentation prior to policy inception
- Inadvertent breach of policy conditions after policy inception/renewal

Exclusions and Limitations

- Claims brought within and operations conducted in the United States of America and or Canada
- Previous claims and circumstances
- Pollution and contamination, unless arising out of the performance of Professional Business, subject to aggregated full Policy Limit Defence Costs inclusive
- War and Terrorism related events
- Supply of Goods and Products
- Fines, Penalties Punitive, Multiple, Exemplary or Liquidated Damages
- Failure to arrange Insurance and/or Finance
- Asbestos and Toxic Mould

Conditions

- 30 day Premium Payment Condition

Free Legal Assistance helpline

All our UK domiciled insured's have access to our free legal assistance helpline for one-off queries relating to the conduct of their business. The aim of the service is to point the insured in the right direction in relation to matters of concern. It is not a substitute for full legal advice from their own solicitor.