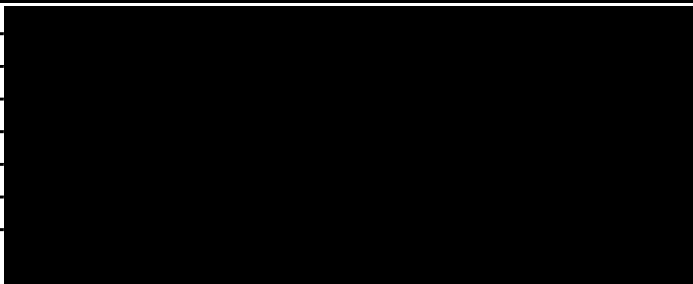




SCHEDULE

This Schedule should be read in conjunction with Your Policy Wording.

Combined Liability Policy	
THE INSURED:	Bidconnector Ltd
POSTAL ADDRESS OF THE INSURED:	Suite 8, Bizspace, Courtwick Lane, Littlehampton, West Sussex, BN17 7TL
THE PREMISES:	As above
BUSINESS:	Energy Consultant including installation of insulation, heaters and boilers
PERIOD OF INSURANCE:	From 4th June 2022 to 3rd June 2023 inclusive
EFFECTIVE DATE:	4th June 2022
REASON FOR ISSUE:	Renewal
PREMIUM DUE (EXCL. IPT):	
INSURANCE PREMIUM TAX:	
POLICY ADMIN FEE:	
TOTAL PREMIUM DUE:	
POLICY NUMBER:	
UMR:	
BROKER:	
BROKER ADDRESS:	

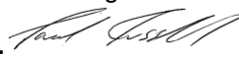
INSURANCE IS PROVIDED BY THIS POLICY DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'OPERATIVE' IS SHOWN.

WHERE THERE IS NO INSURANCE THE WORDS 'NO' OR 'NOT INCLUDED' ARE SHOWN

THIS INSURANCE IS EFFECTED BY GIANT RISK SOLUTIONS LIMITED ON BEHALF OF ASCOT SYNDICATE 1414 AT LLOYD'S

Signed and Dated:

Authorised Signature: _____



Date: 10/06/2022

ISSUED BY: Giant Risk Solutions Limited, 41 St Vincent Place, Glasgow G1 2ER



Summary of Cover			
Section	Policy Section/Cover	Operative/Not Included	Inception Date
1	Employer's Liability	Operative	4th June 2022
2	Public Liability	Operative	4th June 2022
3	Products Liability	Operative	4th June 2022

MINIMUM & DEPOSIT

The above premiums shown are Minimum & Deposit. Premiums for Employers, Public and Products Liability will be adjusted annually on an expiring rating basis.

ENDORSEMENTS AND CONDITIONS (full wordings accompany this Schedule)

Bona-fide Sub-contractors Condition Precedent
Hazardous Locations Exclusion
Hazardous Works Exclusion
Rights of Recourse Condition
Work at Height ten (10) metres Exclusion
Confined Space Work Exclusion
Work At Height Above Five (5) Metres Other Than By Fixed Platform Or Mobile Elevated Working Platform Condition Precedent
Public & Products Liability Exclusion – Cavity Wall Insulation
Product Source Condition Precedent
Use of Heat away from your premises exclusion
Professional Advice and Design Exclusion (Full)



LIMIT OF INDEMNITY		
Section	Description	Limit of Indemnity
1 - Employer's Liability	In respect of any one occurrence or series of occurrences arising out of one originating cause.	£ 10,000,000
2 - Public Liability	In respect of any one occurrence or series of occurrences arising out of one originating cause.	£ 2,000,000
3 - Products Liability	In respect of all occurrences arising during any one Period of Insurance	£ 2,000,000

EXCESSES APPLICABLE	
Section 2	£1,000 each & every loss in respect of Third Party Property Damage
Section 3	£1,000 each & every loss in respect of Third Party Property Damage



STATEMENT OF FACT

INSURED NAME: Bidconnector Ltd

ADDRESS: Suite 8, Bizspace, Courtwick Lane, Littlehampton, West Sussex, BN17 7TL

POLICY NUMBER: A/SL88005059

BUSINESS DESCRIPTION: Energy Consultant including installation of insulation, heaters and boilers

In choosing this product and level of cover, you have not received any personal recommendations from Giant Risk Solutions Ltd.

You have a duty to present to us a fair presentation of the risk, which you know or ought to know. This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business.

Information regarding the covers and sum insured that you or your broker, intermediary or agent acting on your behalf have requested are included in the Policy Schedule issued with this Statement of Fact.

The information you or your broker, intermediary or agent acting on your behalf has provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

Unless we have been advised to the contrary by You or Your broker, cover has been offered and accepted on the basis of the following:

- 1 You confirm that you and any individual involved in the business of the Proposer/Insured in a capacity listed in A. to E. below, being:
 - A. Director;
 - B. Business Partner;
 - C. A Family Member;
 - D. An individual providing working capital or loan guarantees to this business; and
 - E. Anyone else who plays a significant role in making decisions about how the Proposer/Insured is to be managed or organised;

Whether in relation to the business of the Proposer/Insured or any previous business or any other business in which you or they have been involved in any of the capacities listed in A. to E. above or in a personal capacity:

- have never been declared bankrupt;
- have never been disqualified from being a company director;
- have never had any County Court Judgement(s) (CCJ) or Sheriffs Court Decrees entered against you or them, or been involved in a company against which such judgements have been entered;
- have never been, or are currently a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA);
- have never been party to, or involved in a company which was party to, a Company Voluntary Arrangement (CVA);



- have never been convicted or have any prosecution pending or been given an official police caution in respect of any criminal offence other than motoring offences and any offences which are spent under the Rehabilitation of Offenders Act 1974, or been involved in a company subject to such a conviction, prosecution or caution;
- have never been subject to a recovery action or fines exceeding £25,000 by HM Revenue & Customs, or been involved in a company subject to such recovery actions or fines;
- have never been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act or other legislation related to employee safety and safe working practices, or been served with, or been involved with a company served with, an improvement order or a prohibition notice under such legislation.

Material Facts Declared in respect of Point 1:

None

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- 2 You and your business have not had any claims or incidents which may give rise to a claim relevant or relating to this proposed insurance within the previous 5 years
- 3 You or any director or business partner in business with you have never had any insurance cover cancelled, withdrawn, made subject to special terms or renewal refused by any insurer.

WARNING – you must check all the information in the Schedule and Conditions document (if applicable) and tell your broker, intermediary or agent acting on your behalf immediately if any details are incorrect, incomplete or have been omitted.

Failure to do so may mean that your insurance policy is not valid or that all or part of your claim (s) will not be paid.

If any changes in circumstances arise during the period of insurance please provide full details to your broker, intermediary or agent acting on your behalf.

Giant Insurance is a trading name of **Giant Risk Solutions Ltd**, which is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 452614.

You can check this information by visiting the FCA website at <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768.