



A-Plan Commercial  
37 Upper George Street, Luton, LU1 2RG  
Tel: 01582 733757

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Ms J Malcolm  
Level Trust  
The Uniform Exchange, Unit 2G  
The Mall  
Luton  
Bedfordshire  
LU1 2TW

13th August 2019

Our Ref: 23668711

Dear Ms Malcolm,

**PI Combined Insurance**

Your policy falls due for renewal on the 1<sup>st</sup> September 2019 and we have pleasure in enclosing your renewal documents. Having carefully reviewed your cover and sums insured, your policy continues to offer good value, and we recommend renewal at a premium of £931.81. To ensure continuous cover, please confirm your instructions and make payment on or before your renewal date.

In addition, we enclose our guide to the Insurance Act which came into effect from the 12th August 2016. Please take time to read this as it outlines your obligations under the Act.

When renewing, please remember to notify us of any changes in circumstances, for example:

- Changes or potential changes in your business activity to that previously declared.
- Movements in your fee income (not already advised).
- Please ensure your indemnity limit is adequate to protect you and your business.

It is important that you check the enclosed documents very carefully and let us know immediately of any inaccuracies or omissions, as undisclosed or inaccurate information may result in claims not being met.

Finally, we would like to thank you for choosing A-Plan to arrange your insurance and if there is any aspect of cover on which you are unsure, please do not hesitate to contact us on the above number.

Yours sincerely,

A handwritten signature in black ink that reads 'Shaan Ali'.

Shaan Ali

## Your Renewal Quotation

Your renewal quotation for 12 months cover is based on the information we currently hold. We have based our recommendation on a fair analysis of the available market and have selected this policy taking into account its close match with your requirements on cover and price.

**You asked for:** PI Combined Insurance

**Recommendation:** We have concluded the following policy most closely meets your requirements:

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## PI Combined

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<b>POLICYHOLDER</b>	Level Trust
<b>INSURER</b>	Markel (UK) Ltd
<b>POLICY NUMBER</b>	A51119/0918
<b>PERIOD OF INSURANCE</b>	01/09/2019 to 31/08/2020
<b>BUSINESS DESCRIPTION</b>	

## Scope of Cover

<b>Section 1:</b>	Professional Indemnity
<b>Section 2:</b>	Directors & Officers
<b>Section 3:</b>	Employers Liability
<b>Section 4:</b>	Office
<b>Section 5:</b>	Public/Products Liability
<b>Section 6:</b>	Entity Defence
<b>Section 7:</b>	All Risks (Damage to Portable Equipment)
<b>Section 8:</b>	Money

## Section 1: Professional Indemnity

### Cover

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Indemnity for any sum or sums which the insured may become legally liable to pay arising from any claim first made against them and notified to Underwriters during the period of insurance as a direct result of negligence on the part of the Insured in the conduct and execution of the professional activities & duties as defined below.

### Limit of Indemnity

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£ 250,000  
Any one claim

### Excess

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£ 100

### Excess

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. - £100.00

### Jurisdiction

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UK

## Section 2: Directors & Officers

### Cover

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To indemnify Directors or officers against any claim first made against them during the policy period for any Wrongful Act in their capacity as a Director, officer or employee of the company.

### Limit of Indemnity

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£ 250,000

### Excess

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NIL

### Jurisdiction

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UK

## Section 3: Employers Liability

### Cover

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Indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business and within the Territorial Limits.

### Limit of Indemnity

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£ 10,000,000

### Jurisdiction

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UK (Note that the injury giving rise to the claim must occur within the United Kingdom or whilst the employee is temporarily outside the United Kingdom)

## Section 4: Office

### Premises

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The Uniform Exchange, Unit 2G, The Mall, Luton, Bedfordshire, LU1 2TW

### Covers

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Contents Sum Insured: £41,200

Computer Sum Insured: £515

### Terrorism

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Terrorism Covered	No
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### Excess

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Excess: (the first amount of any claim for which you are responsible)

Subsidence damage £1000

Loss of documents £100

Theft of keys £25

All other damage £500

(unless the amounts are amended by endorsement)

## Section 5: Public/Products Liability

### Cover

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Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

## Limit of Indemnity

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£ 5,000,000

## Excess

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£ 100

## Jurisdiction

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UK (Note that in respect of 'public liability' the wrongful act giving rise to the claim must occur within the European Union: for 'products' it can occur anywhere in the world provided the product is supplied from within the United Kingdom)

## Section 6: Entity Defence

### Limit of Indemnity

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£ 25,000

### Excess

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£ 1,000

## Section 7: All Risks (Damage to Portable Equipment)

### Limit of Indemnity

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£ 6,365

### Excess

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£ 100

## Section 8: Money

### Benefits

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Money and personal assault

loss of money from locked safe at the premises £1000

loss of money from locked safe at private residence £500

other loss of money £ 250

death/loss of limbs, sight, speech or hearing/permanent disablement £10,000

temporary total disablement £100 per week for a maximum of 104 weeks

(unless the amounts are amended by endorsement)

Claims first brought in the USA/Canada are **NOT** covered.

## General Clauses/Information

### Endorsements

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Increased 'All other loss' Excess

**Endorsements:** Before proceeding with cover please take time to read through the endorsements attached to the renewal schedule as noted. Failure to adhere to these may render your policy invalid. Please ensure that you are able to comply with these in all circumstances. If you have any queries or doubts please contact us for advice.

#### **Premium Breakdown:**

Premium payable incl. Insurance Premium Tax @ 12%:	£931.81
<b>Total Insurance Cost:</b>	<b>£931.81</b>

Commercial Legal Protection, from DAS Legal Protection is a highly recommended optional cover. Please add £120.00 if required.

#### **Payment Methods:**

- By cash, cheque, credit or debit card or by BACS.
- By direct debit – Please call for details charged on the instalments.

## STATEMENT OF INSURANCE FACT

### PLEASE READ THIS VERY CAREFULLY

Your insurance contract has been prepared based upon the information which has been disclosed by you and is included in the attached statement of fact. It is important that you check the form thoroughly and if you are satisfied that, to the best of your knowledge and belief, the information is correct no further action is required. Please retain the statement of fact with your insurance policy.

If any details are incorrect or missing you must amend the statement of fact and return it to us immediately with the relevant information. Failure to do so could invalidate your insurance. We will then notify you of any changes in the premium or policy terms and conditions.

We would draw your attention to the following Important Notes, which your insurer has included within the statement of fact.

- It is important that you should disclose all material facts; that is, those that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in doubt about whether a fact is material, you should disclose it.
- You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.
- A copy of this statement of fact will be supplied to you on request within a period of 3 months after its completion.
- We may pass the information you have given us to other companies who supply products/services in relation to our products.

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance including terms via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd. Lists of participants are available on request. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and the claim form together with other information relating to the claim, will be put on the register and made available to participants.

### **Important Notes – Please Read**

When reading your policy, you should do so with reference to the schedule. The policy booklet is a standard wording, and so your schedule details the levels of cover provided and notes the operative parts of your policy, as well as any special terms and conditions or warranties and endorsements (warranties and endorsements are requirements of you that must be met or in place for a claim to be successfully made under the policy).

Your policy schedule shows the profession/trade you are covered for. Should you undertake additional trades, or if the description on the schedule does not accurately reflect your business activities, you should notify us immediately.

It is therefore very important that you invest a little time to read both your policy and schedule carefully. Please do contact us if you are unsure on any point or you would like us to go through the policy with you.

If you think that the policy and schedule do not accurately reflect your understanding of the insurance arranged, or you cannot comply with the endorsements (now or at any time in the future), please contact us immediately.

The following notes outline some of the limitations/exclusions and considerations common to most policies. These notes (which are not exhaustive) are intended to guide your understanding and are put together based on some of the issues we have seen across the industry over the years. They do not replace or change the wordings that are detailed in your policy documents:

- All policies have a restriction relating to the work on hazardous premises. If your policy has further restrictions as to the property types covered these will be noted on the enclosed quotation and your policy schedule. You should read these carefully and advise if, on reflection they do not meet your working practices or requirements. Where additional restrictions apply, your insurance will not cover you for work on any premises not listed. If you ever intend to work on other type of property, or have any doubts or concerns, you must tell us before that work commences so that we can arrange the appropriate cover.
- Your policy may be subject to a UK jurisdiction clause and may also have a North American exclusion clause. Should any of your work or activities extend to include anything associated with North America (or diverts jurisdiction outside the UK), please contact us before proceeding further to cover is in place.
- Professional Indemnity policies are arranged on a 'claims made' basis. That is, a claim has to be made within the period of the insurance or notified within the discoverable period (which generally means that a claim notified after the policy has expired is not covered). To ensure continuous cover there should not be any break in cover and where a Company/Organisation has ceased, suitable run off cover should be arranged. Your policy may include a 'retroactive' date. Any act or omission that happened prior to the retroactive date is not covered by the policy.
- It is an essential policy condition that your insurer is notified as soon as you become aware of any incident that might give rise to a claim.
- The limit of cover under Professional Indemnity is arranged on either on an 'any one claim' basis or 'in the aggregate basis' (this means that the sum you are insured for is for any one claim, or, if on an aggregate basis, for any number of claims up to the sum insured).
- Your policy may also exclude work relating to hazardous locations (such as working on or being involved with nuclear power stations, aviation including airside) and also exclude claims resulting in a claim involving pollution and contamination (this will be detailed in your policy if it applies).

- Your policy will not cover the cost of rectifying work carried out to a poor standard, or work not carried out in accordance with instructions received.

**These notes only refer to the policy we are offering, and we cannot be responsible for any deficiencies in your insurance programme insured elsewhere.**

**The following is a summary of the different types of policy that we can offer. This list is not exhaustive: should you require any additional information regarding these or any other form of insurance we would be delighted to assist.**

1. Directors and Officers – This protects directors, officers, managerial and supervisory employees against claims arising from their actions and decisions made on behalf of their company. It also reimburses them for the often considerable legal costs that they incur in defending a claim.
2. Commercial Combined Insurance - Package policy for companies of all sizes which can include insurance for buildings, contents, stock, goods in transit, employers' liability, public & products liability, money, business all risks, & business interruption. Primarily for manufacturers, distributors and non-retail outlets.
3. Commercial Legal Expenses - This can be sold as an extension to other commercial policies or as a standalone policy providing there is at least one employee.
4. Commercial Property Owners - Buildings insurance for most types of commercial premises including blocks of flats and let residential properties. Optional covers include loss of rent, day one cover, Employers' Liability and landlords' contents insurance.
5. Contractors All Risks - Including public, products and employers' liability, employees' tools, own plant, hired in plant, temporary buildings & contract works. The premium will normally depend on limits of liability, wages & turnover.
6. Engineering Insurance - Includes stand-alone cover for most types of plant, machinery and equipment including computer policies and machinery movement. Statutory engineering inspection policies can also be arranged e.g. for fork lift trucks or lifts.
7. Goods in Transit - We can quote for most types of goods and occupations. Cover can be arranged on all risks basis, RHA conditions of carriage or CMR cover for European risks.
8. Homeworkers - We can insure most self-employed people who work from home for business contents & liability cover. Extensions to this include work away liability & business all risks. The homeworkers policy is normally sold as a separate policy to household contents, but we can include home buildings & contents if required.
9. Liability - Public, Products and Employers' liability. Cover can be arranged either on a 'per capita' basis up to a maximum of 12 employees, or on a 'wages and turnover' policy for larger risks and for high risk liability. Wages and turnover policies have no limit on the number of employees or sub-contractors. Standard limit of indemnity is normally up to £5,000,000 but we have access to schemes where a higher limit is required.
10. Motor Trade - We have specialist schemes for full time motor traders. Cover can be arranged for Motor Trade Road Risks, Motor Trade Liability, or a Combined Motor Trade Policy where the insured trades from a commercial premises. Cover can be extended to include stock, Liability, Sales/Service Indemnity, Money & Glass, Buildings, Contents and Machinery and Engineering Insurance
11. JCT Contract Clause 21.2.1 – Available for builders to cover non-negligent building works.
12. Professional Indemnity - Policies are available for most professional occupations. Directors' & Officers' cover is also available. Clients should be made aware they need to complete a proposal form before we can provide a quotation due to the varying degrees and categories of work undertaken and CV's are often required.
13. Shops, Offices, Pubs, Hotels, Restaurants and Sports & Social Clubs - Package policies are available for premises of all sizes.
14. Terrorism Insurance – As this is now excluded from most policies Terrorism cover can be added to most policies for an additional premium.