

Schedule for Your Engineering Policy

Produced on 23 May 2023

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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	Haryl (1991) Limited, Cardiff Executive Centre Limited, Castle Court Executive Court Limited
Contact address	C/o A Plus Accountants Limited 10, Canberra House, Corby Gate Business Park Priors Haw Road Corby, NN17 5JG
The Business	Offices

Policy Details

Policy number	100761806ENG
Effective date	01 June 2023
Expiry date	31 May 2024
Annual premium (excluding Insurance Premium Tax)	£163.09
Insurance Premium Tax	£19.57
Inspection Fee (excluding Value Added Tax)	£347.32
Value Added Tax	£69.46
Total amount due	£599.44

Insurance Adviser Details

Your Insurance Adviser	ANTHONY JONES (UK) LTD CORINTHIAN HOUSE GALLEON BOULEVARD CROSSWAYS BUSINESS PARK DARTFORD, KENT, DA2 6QE
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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	Haryl (1991) Limited, Cardiff Executive Centre Limited, Castle Court Executive Court Limited
The Business	Offices

There may be differences in the cover selected between premises, so please check the details carefully.



Sections You have chosen to cover:

Machinery, Inspection Service

Other sections available that You have chosen not to cover:

Computer, Plant and Equipment, Renewable Energy, Cyber, Terrorism

Conditions

The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

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.

Making a Claim

Should you need to make a claim under this policy, please contact us on **0800 015 1498**. Lines are open 9am to 5pm Monday to Friday.

Or e-mail us at: engineering.claims@aviva.com.

Or write to us at: Aviva Engineering Claims, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL.

In all cases, please quote your policy number.

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. This service, given in confidence, is included as part of your insurance policy.

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.

Inspection Service - Contact Information

Contact information for the Inspection Company can be obtained from your Aviva representative or your Insurance Adviser.

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Machinery Damage

Limit of Indemnity **£250,000**

The Premises 002				
Castle Court, 6, Cathedral Road Cardiff, CF11 9LJ				
Item	Property Insured	Contingency	Basis of Claim Settlement	Excess
1	Passenger/Goods Lift	Sudden and Unforeseen Damage	Reinstatement	£100
Number of Items		1		
The Premises 003				
Temple Court 13, Cathedral Road Cardiff, CF11 9HA				
Item	Property Insured	Contingency	Basis of Claim Settlement	Excess
2	Passenger/Goods Lift	Sudden and Unforeseen Damage	Reinstatement	£100
Number of Items		1		

Inspection Service

Inspection Service for all Work Equipment, as advised to Aviva, or as later updated by You or the Inspection Company.

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.

Machinery

Machinery Damage

Clauses applying to all Machinery Damage Risks on 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:

Additional Property Insured, Foundations, Surrounding Masonry and Brickwork

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:

Damage to Surrounding Property - boiler and pressure plant	Maximum payable any one claim	£250,000
Debris Removal	Maximum payable any one claim	£25,000
Loss Avoidance Measures	Maximum payable any one claim	£25,000
Repair Investigation Costs	Maximum payable any one claim	£25,000
Temporary Hire of Replacement Plant or Machinery	Maximum payable any one claim	£25,000
	Excess period	48 Hours
Temporary Removal	Maximum payable any one claim during transit by sea or air	£100,000
Temporary Repair Costs and Expediting Expenses	Maximum payable any one claim	£25,000

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

The following Condition applies to all Sections

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

