



Your renewal schedule

Your Business Combined Insurance policy

Important information

- The details contained in your renewal schedule are based on the information you have provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must make a fair presentation of the risk and if you do not tell us about any changes, or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

Indexation

- To protect you against the effects of inflation, your sums insured and estimates under the following sections have been index-linked and the noted percentage increase has been applied.
 - Property damage
 - Buildings - 3.1%
 - Selected all risks - 2.9%
- The index-linked amounts are shown in the relevant sections of the schedule.
- Index-linking cannot take into account any changes to your business such as changes to sums insured or estimates that have occurred during the year of insurance unless you have told us about them separately.
- Please let us know if any further increase is required as a claim may not be met in full if you are under-insured.

Making a complaint

The following is added to the **Making a complaint** section.

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Your documents

Please contact your insurance adviser if you require a copy of the policy wording.

Legal expenses services complaints

If **you** have a complaint about the Legal expenses services **you** should contact Arc Legal Assistance Ltd.

Arc Legal Assistance Ltd
The Gatehouse, Lodge Park
Lodge Lane
Colchester
Essex
CO4 5NE
Tel: 01206 615000

You can also refer to the Financial Ombudsman Service (FOS) if **you** cannot settle **your** complaint with Arc or before they have investigated the complaint if both parties agree.

Arc are also covered by the Financial Services Compensation Scheme (FSCS).

Important notice for Public liability cover

Your Data Protection cover under the Public liability section of this policy, has changed. Please see endorsement below for full wording.

What you need to do next

- Please read this document carefully to check the details are correct and that the level of cover meets your needs.
- As Employers liability cover is included in your policy, if you haven't already please provide your Employer Reference Number (ERN). Please also provide an ERN for each subsidiary included on this policy.
- If you have any questions or need to change any of the details, please contact your insurance adviser.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your schedule

Your details

The insured	Cool Concerns Ltd
Client address	Cool Concerns Ltd Duddage Business Park, Brockridge Road, Twyning Tewkesbury Gloucestershire GL20 6BY

• **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

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Public and products liability section

policy wording version - GL001C

Cover details

	limit of indemnity
Public liability	£5,000,000 any one event
Products liability	£5,000,000 any one period of insurance
Clean up costs	£100,000 any one period of insurance
Data protection	£1,000,000 any one period of insurance
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£2,000,000 any one period of insurance

Excesses

	excess
Property damage	£500 each event
Clean up costs	£500 each event

excess is the first part of a claim paid by you.

Section estimates

estimates	amount
Total turnover excluding exports to North America	£330,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

DP1 - Data protection cover amendment

The Data Protection cover under this section, is cancelled and replaced by

Data Protection cover

We will cover the amount of compensation which you are legally liable to pay in respect of **personal injury** occurring during the **period of insurance**, arising from holding personal data, or, as a result of any loss, misuse or unauthorised disclosure of personal data held by you in the course of the **business**.

1 amounts of compensation which you are ordered to pay, or which you might reasonably be expected to pay by a court having jurisdiction

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Public and products liability section continued

2if **you** are registered or are in the process of registration (and the application has not been refused or withdrawn) under Data Protection legislation

within the **policy territories**.

We will not cover

1 fines or penalties imposed by a court

2 the costs of any appeal against the refusal of an application for registration or alteration, in connection with the Data Protection legislation or any enforcement, de-registration or prohibition notice

3 the cost of replacing, reinstating, rectifying or erasing any personal data

4 refund of monies paid to **you** by any claimant

5 liability for which cover is provided under any other more specific insurance.

The maximum **we** will pay for compensation, costs and expenses in total, as a result of all occurrences during any one **period of insurance**, is the data protection limit of indemnity shown in **your** schedule.

Employers liability section

policy wording version - EL001C

Cover details

	limit of indemnity
Employers liability	£10,000,000 any one occurrence
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£5,000,000 any one occurrence

Section estimates

estimates	amount
Total non-manual wages	£94,000
Total manual wages	£31,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

None

An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Goods in transit section

policy wording version - GT001C

Cover details

means of conveyance	consignment limit
Motor vehicle, articulated trailer, trailer or semi trailer owned or operated by you	£5,000
Limit any one event	£5,000
Estimated annual sendings	£0
Excess	£100

Endorsements that apply to this section

None

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.



Certificate of Employers' Liability Insurance (a)

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), 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	YS CMB 6985762
1. Name of policyholder	Cool Concerns Ltd
2. Date of commencement of insurance policy	08 October 2019
3. Date of expiry of insurance policy	07 October 2020

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 **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal
CEO AXA UK & Ireland

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.