



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 - 4.9%
 - Selected all risks - 3.4%
- 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.

Important notice

As a result of Terrorism changes introduced by Pool Re, we have updated some of the definitions and exclusions in some of our policy wordings. From your renewal date, your policy will include these updated wordings.

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Your documents

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

What's changed?

Please check your policy for our new Electronic risks exclusion and Terrorism exclusions.

If you have Terrorism cover

Your schedule will show if you have purchased Terrorism cover under your policy. We have also updated the definitions and exclusions within your Terrorism section to provide wider cover.

Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at www.axa.co.uk/privacy-policy to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy.

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,
Twynning
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	£250,000 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	£660,000

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.

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 2018
3. Date of expiry of insurance policy	07 October 2019

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)

Amanda Blanc
CEO AXA UK and Ireland General Insurance

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.