

POLICY SCHEDULE



KINGSBRIDGE
CONTRACTOR INSURANCE

Insured: CAPTIVE IDEAS LIMITED
Insured Person: Mr Michael Palmer
Policy Period: 12/07/2015 at 00:00:00 to 11/07/2016 at 23:59:59
Policy Number: KPS/15/10733
Occupation: Weight Engineer/Education Consultant
Proposal form date: Friday 10th of July 2015
Manual Work: Not Included

DETAIL OF COVER AND LIMITS OF INDEMNITY

Jurisdiction: Worldwide (excluding USA and Canada)

Territory: Worldwide (excluding USA and Canada)

SECTIONS 1, 2 & 3 – COMBINED LIABILITY

Public Liability	- Limit of Indemnity any one claim unlimited in the period of Insurance	£5,000,000
Products Liability	- Limit of Indemnity any one claim and in the aggregate	£5,000,000
Employers' Liability	- Limit of Indemnity any one claim unlimited in the period of Insurance (refer to policy wording for inner limit in respect of Terrorism and Asbestos)	£10,000,000
Third Party Property Damage Excess		£250

SECTION 4 – PROFESSIONAL INDEMNITY

Limit of Indemnity any one claim and in the aggregate	£1,000,000
Excess each and every claim	£500

SECTION 5 – DIRECTORS & OFFICERS LIABILITY

Limit of Indemnity any one claim and in the aggregate	£100,000
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SECTION 6 – PERSONAL ACCIDENT

Operative Time	Occupational inc. commuting (see definition in policy wording)
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Item	Sum Insured
A1 Accidental Death	£100,000
A2 Loss of Limb (one or more)	£50,000
A3 Loss of sight (in one or both eyes)	£50,000
A4 Total loss of hearing (a) both ears b) in one ear being 25% of A4)	£50,000
A5 Permanent Total Disablement from usual occupation	£50,000
Permanent Partial Disablement from usual occupation	up to £50,000
A6 Temporary Total Disablement from usual occupation	up to £500 per week
Deferment Period in respect of Item A6 – 2 weeks	Max 52 weeks

All cover is underwritten by Markel International Insurance Co Ltd

• Premium	£400.00
• Insurance Premium Tax (6%)	£24.00
• Total Premium	£424.00

This policy has been arranged on your behalf by Kingsbridge Contractor Insurance who are authorised and regulated by the Financial Conduct Authority (FCA). FCA firm reference number **309149**.

KINGSBRIDGE CONTRACTOR INSURANCE
9 MILLER COURT
TEWKESBURY
GLOUCESTERSHIRE
GL20 8DN