

Schedule for Your Office Policy

Produced on 26/01/2023

Your New Business Schedule

The Schedule forms part of Your policy.
Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	Vector Freight Ltd
Contact address	Unit F4 (FIFTH FLOOR) Pear Mill Industrial Estate Stockport Road West, Bredbury Stockport Cheshire United Kingdom SK6 2BP
Your Business	Freight Agent

Document Information


This is the link to your 'Policy Wording' document
<http://connect.avivab2b.co.uk/integrated/BCBOS13487112022>
This is the link to your 'Important Information' document
<http://connect.avivab2b.co.uk/integrated/BCOAG14837102021>

Policy Details

Policy number	96OSP1029380
Effective Date	14/02/2023
Expiry date	13/02/2024
Annual premium (excluding Insurance Premium Tax)	£259.57
Insurance Premium Tax	£31.15
Total Annual premium due	£290.72

Insurance Adviser Details

Your Insurance Adviser	Arthur J Gallagher
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 We deem a property on your Policy to be in a high risk flood area and have therefore applied a flood exception to your Policy. Please refer to the Endorsement within the schedule for full details. If your property has previously flooded or you live in a flood risk area, it is important to understand how this could impact your business. If you require flood cover we recommend you speak to your insurance adviser.

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.

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.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

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 0845 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.

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:

- unlimited legal advice via the legal advice helpline
- 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

To register:

1. Visit <https://avivabusinesslaw.farill.io>
 2. Enter the voucher code DASBAVI100 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.
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Customer Obligations - Action You Must Take

The following Customer Obligations are actions You must take before We are liable to pay a claim. Failure to take the required action can invalidate Your cover. Please read these carefully and take the required action to ensure Your cover remains in force.

For detail of any other alterations we have made to Your policy cover and/or any further Customer Obligations which must be complied with, please refer to both the Endorsements within the Premises section(s) below, and the General Endorsements section at the end of Your Schedule.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Minimum Security

Our minimum security requirements apply to / in respect of all doors and windows that provide access from those parts of The Premises occupied by You in connection with Your Business to

- (1) the open air
- (2) any area of Your premises not occupied by You in connection with Your Business
- (3) any adjoining premises.

When The Premises are unattended all doors, windows and other access points must be closed and the security devices detailed below must be in full and effective operation and the keys removed from The Premises.

Depending on the construction of the door and the manufacturer advices:

- (1) Doors (Manual/Push) should be fitted with a proprietary locking device and/or a closed shackle lock
- (2) Doors (Roller Manual) should have the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle.
- (3) Doors (Electrical) should have an operating switch permitting power to be isolated and secured in the 'off' position.
- (4) Windows
 - a) Accessible windows including Basement, Ground/Lower floor and those that can be reached without the use of a mechanical aid, should be secured internally by means of a lockable retaining device
 - b) Roof windows and roof lights should be fitted with a device that is approved for use by the manufacturer

Emergency Fire Exits are exempt from these requirements but must be kept closed when not in use.

Precautions You must take:

If any of Your security devices are not working correctly, You must advise Us as soon as possible and no later than 10:00am the next working day. We will confirm Your cover, which may include new requirements needing to be put in place. For your cover to continue, You must comply with Our subsequent requirements.

Should You not have told Us, this may affect the cover You are being provided.

Claims Procedure

You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.

You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion.

You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.

You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.

You must 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 cover or compensation against any other person. You must give us all information and assistance We require.

Applicable to the Property Damage Section

Money in Transit

You must ensure Money in the form of physical coins or bank currency notes in excess of £2,500 is moved by private transport if travelling more than half a mile, and is accompanied by the following number of persons, who must either be You and/or any director, partner or Employee of Yours specified below:

Over £2,500 to £5,000 – by at least 2 persons

Over £5,000 to £8,000 – by at least 3 persons

Over £8,000 - by at least 4 persons

unless such transit is carried out by a professional security company employed on Your behalf.

Mobile Telephones – Claims Procedures

You must, within 24 hours of becoming aware that Your mobile telephone has been stolen, notify both the Police and Your airtime provider, and request that Your airtime provider bars Your SIM card.

You must also notify Us within 48 hours of becoming aware of the loss of Your mobile telephone and provide

(1) proof of purchase or evidence of Your airtime provider business contract

(2) the International Manufacturers Electronic Identification (IMEI) number of Your mobile telephone

(3) in the event of a theft, a crime reference number.

You must also provide the monthly mobile telephone bill(s) covering any period of unauthorised use and the bill for the month immediately prior to the loss.

Applicable to the Business Interruption Section

Health and Safety

At Your Premises You must ensure compliance at all times with the Health and Safety Commissions Approved Code of Practice, “The Prevention and Control of Legionellosis (including Legionnaires Disease)” Ref ISBN-0-7176-1772- 6 or any supplementary, replacement or amending Code of Practice.

Claims Procedures

You must take reasonable action to minimise any interruption of, or interference with, Your Business, or to prevent or reduce the loss.

At Your expense, you must provide Us with

(1) a written claim and any details of other insurances which cover the Damage or resulting loss. This has to be provided within the 30 days following the end of the Indemnity Period, or any further time we may allow.

(2) books, records and documents We require to assess Your claim

If You fail to comply with this condition, any payments on account We have already made will have to be repaid by You.

Option A - Loss of Income - Sum Insured

You must tell Us, prior to each renewal a revised sum insured for Loss of Income.

Book Debts – Debit Recording

You must, at the end of each quarter, record the total amount outstanding in Your Customer's Accounts. You must keep this information in a different building to that containing Your accounting and other business records.

Premises 1

Your Premises	Unit F4 (FIFTH FLOOR), Pear Mill Industrial Estate, Stockport Road West, Bredbury, Stockport, Cheshire, United Kingdom, SK6 2BP
Your Business	Freight Agent

PROPERTY DAMAGE SECTION

Basis of Cover:	All Risks
Territorial Limits:	Premises / Great Britain, Northern Ireland, the Isle of Man or the Channel Islands / European Union – Unlimited Worldwide – for up to 90 days in any one Period of Insurance

Property Insured	Sum Insured
Computer and Electronic Equipment	£7,000
<ul style="list-style-type: none">All parts of the electronic data processing installation at Your Premises including all ancillary equipment and wiring but excluding Computer and Electronic Equipment controlling any manufacturing process. This definition also includes Laptops and other portable Computer and Electronic Equipment, when the replacement value of such equipment has been included in the Sum Insured.	
Business Records	£1,141
All Other Contents including	£3,965
<ul style="list-style-type: none">Mobile telephonesAudio/Video EquipmentPhotographic Equipment and BinocularsSurvey EquipmentPaintings, curios and works of artDocuments, manuscripts, business books, Data Storage MaterialsFixtures and fittings, lamps, signs & nameplatesPatterns, models, moulds, plans and designsTrade samples, brochures, promotional merchandise, goods held in trustEmployees' pedal cycles, tools and other personal itemsVisitors' personal belongingsWines, spirits, cigarettes and tobacco for personal use	
Tenants Improvements	£0
TOTAL SUM INSURED	£12,106

Core Property Protection:

The sums insured declared for Computer and Electronic Equipment, Business Records, All Other Contents, and Tenants Improvements are shown above. These have been combined to form one overall total sum insured. In the event of a claim for one or any combination of these items, the most We will pay will be the total sum insured uplifted by 20%, or £25,000, whichever is the higher.

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £50,000 for any one claim for

- Changing Locks
 - Metered Services
 - Damage to Grounds
 - Detecting Leaks
-

Up to 10% of Buildings Sum Insured or £500,000 (whichever is lower), for any one claim at any one location for

- Capital Additions
 - Newly built and/or newly acquired buildings and/or trade fixture and fittings
 - Alterations, additions and improvements
-

Up to £250 for any one claim for unauthorised use of mobile telephones

Money

Insured Item:

		Sum Insured
Coin, bank and currency notes		
• on Your Premises during Business Hours		£10,000
• in transit or in a bank night safe until removed by a bank official		£10,000
• on contract sites while You or any Employee are working there		£10,000
• contained in a locked safe on Your Premises outside Business Hours		£5,000
• Coin, bank and currency notes whilst		
- on Your Premises not held in a locked safe	(any one claim)	£500
outside Business Hours		
- in Your home or the home of any Employee, partner or director	(any one claim)	£500
• Money other than coin, bank and currency notes	(any one claim)	£250,000
• Theft damage to personal belongings / carrying cases	(any one claim)	£500

Assault

Incident leading to	Incident occurred	Maximum Payable
• Death	(within 24 months)	£ 10,000
• Loss of Hearing	(within 24 months)	£ 10,000
• Loss of Sight	(within 24 months)	£ 10,000
• Loss of Speech	(within 24 months)	£ 10,000
• Loss of Limb	(within 24 months)	£ 10,000
• Permanent Total Disablement	(after 24 months)	£ 10,000
• Temporary Total Disablement	(within 24 months)	£100 per week for a maximum of 2 years
• Temporary Partial Disablement	(within 24 months)	£ 50 per week for a maximum of 2 years

BUSINESS INTERRUPTION SECTION

Insured Item:

	Sum Insured	Maximum Indemnity Period
Option A - Loss of Income	£285,250	12 Months
The Maximum Indemnity Period stated above, if less than 18 months, will be increased to 18 months and the declared Sum Insured stated above for Loss of Income will be proportionately increased.		

In the event of a claim, the maximum amount We will pay will be 133 1/3 % of the declared Sum Insured or the proportionately increased figure.

	Cover Limit
Book Debts	£5,705

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £50,000 for any one claim for

- Public Utilities
 - Maximum payable any one loss for failure resulting from accidental means other than Damage will be £50,000
 - Maximum payable any one Period of Insurance for failure resulting from accidental means other than Damage will be £100,000
 - If the maximum payable any one loss stated above is lower, that limit will apply.
- Telecommunications
 - Maximum payable any one loss for failure resulting from accidental means other than Damage will be £50,000
 - Maximum payable any one Period of Insurance for failure resulting from accidental means other than Damage will be £100,000
 - If the maximum payable any one loss stated above is lower, that limit will apply.
- Government or Local Authority Action
- Essential Personnel
- Employee Lottery Win
- Suppliers

Up to £50,000 in any one Period of Insurance for

- Additional Increased Cost of Working
- Loss of Attraction
 - The Maximum Indemnity Period for this cover item is 3 months.
- Prevention of Access

Up to £25,000 in any one Period of Insurance for

- Specified Disease, Infestation and Defective Sanitation
 - The Maximum Indemnity Period for this cover item is 3 months.

TERRORISM SECTION

Cover Not Selected

EMPLOYERS' LIABILITY SECTION

Insured Item:

	Cover Limit
Employers' Liability	£10,000,000

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £500 per day for Court Attendance by any director, partner or Employee.

PUBLIC AND PRODUCTS LIABILITY SECTION

Insured Item:

Public and Products Liability

Cover Limit

£5,000,000

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £500 per day for Court Attendance by any director, partner or Employee.

COMMERCIAL LEGAL PROTECTION SECTION

Insured Item:

Commercial Legal Protection

Cover Limit

£ 500,000

COMPUTER BREAKDOWN SECTION

Cover Not Selected

EMPLOYEE DISHONESTY SECTION

Cover Not Selected

PERSONAL ACCIDENT SECTION

Cover Not Available

SECTION EXCESSES

Section

Excess

Property Damage

Property Damage

£250.00

- Money & Assault

£ NIL

Public and Products Liability

Third Party Property Damage – Hired or Rented Premises

£250

Any other Excess/Excesses stated as applying in any Endorsements and/or Your Policy Wording.

Endorsements

The following list of Endorsements detail any cover alterations We have made to Your Policy which apply specifically to this Premises. These changes can include, but are not limited to, changes in Excess, restriction of cover, alteration of cover, **and/or any further Customer Obligations which must be complied with to ensure Your cover remains in force.** Please read these carefully to ensure You understand Your cover and take the appropriate action where required.

Failure to take required action on a Customer Obligation can invalidate Your cover.

Manual Work Exclusion

Applicable to the Public and Products Liability Section

We will not cover You for each and every loss caused by Your legal liability as a result of manual work, other than collection or delivery, carried out away from premises which You own, hire or rent.

Flood Cover Exception

Applicable to the Property Damage Section

We will not cover You for Damage to the Property Insured by flooding caused by or resulting from storm or flood.

However We will cover You for Damage caused by or resulting from the ingress of rainwater through or via the roof of Your Premises.

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.