

Statement of Cover

POLICY HOLDER / INSURED G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

ADDRESS Batemans Farm
Great Leighs

Chelmsford
Essex

POSTCODE CM3 1PU

BUSINESS DESCRIPTION

recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers, Property Owner, Haulage Contractor

Your Covers

| Section of Cover | Cover Insured | Insurer / Provider |
|--|---------------|--|
| Business Combined | | |
| - Goods in Transit for Haulage Contractors | No | AXA |
| - Public and Products Liability | No | AXA |
| - Employers Liability | No | AXA |
| - Property Damage - All Risks | Yes | AXA |
| - Business Interruption - All Risks | No | AXA |
| - Money and Personal Accident Assault | Yes | AXA |
| - Selected All Risks | No | AXA |
| - Terrorism | No | AXA |
| Equipment Inspection | No | RSA |
| Commercial Legal Expenses | Yes | Markel International Insurance Company Limited |
| Motor Legal Expenses | No | RAC |
| Towergate Assist Insurance | No | Tokio Marine Kiln Syndicates Limited 0510 |

SCHEME NUMBER

8355

POLICY NUMBER

CHI042019/000230

TOKEN CODE

SUjNF4Cd

POLICYHOLDER

G & B Finch Ltd &/or G & B Finch Holdings Ltd

SECTION

Towergate Insurance Legal +

INSURER

Markel International Insurance Company Limited

PERIOD OF INSURANCE

FROM

11 April 2024

TO

10 April 2025

BUSINESS DESCRIPTION

recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers, Property Owner, Haulage Contractor

Policy wording Reference: 13434907

| SUjNF4Cd Your Sections of cover | The most that we will pay any one claim | Excess any one claim for our choice of representative | Insured / Not Insured |
|---|---|---|-----------------------|
| Employment disputes | £250,000 | £0 | Insured |
| Employment compensation awards | £250,000 | £0 | Insured |
| Property and landlord and tenant disputes | £250,000 | £0 | Insured |
| Criminal defence | £250,000 | £0 | Insured |
| (Interview under caution) | £2,500 | £0 | Insured |
| Tax protection | £250,000 | £0 | Insured |
| (Aspect enquiry) | £250,000 | £1,000 | Insured |
| (Current tax year enquiry) | £1,000 | £0 | Insured |
| Regulatory compliance | £250,000 | £0 | Insured |
| Court attendance costs | £1,000 | £0 | Insured |
| Employee extra protection | £250,000 | £0 | Insured |
| Crisis communication | £10,000 | £0 | Insured |
| Restrictive covenant cover | £250,000 | £0 | Insured |
| Negotiation cover | £5,000 | £0 | Insured |
| Transport disputes | £250,000 | £0 | Insured |
| Contract disputes | £250,000 | £0 | Insured |
| Construction contractors disputes | £250,000 | £1,000 | Not Insured |

The most that we will pay for all claims in the period of insurance £1,000,000

Territorial limits

Contract disputes - EEA
Criminal defence - EEA
Personal injury - EEA
All other Sections of cover - UK

Minimum sum in dispute

Contract disputes - £1,000
Construction contractors disputes - £5,000

Maximum construction project value

Contracts for construction and repairs £500,000

Excess any one claim if you are able to choose your own representative

Construction contractors disputes - £2,000
All other sections (see Instruction and choice of your representative, Counsel and experts for when this applies) – £1,000

Co-insurance

Construction contractors disputes: 10% of all costs and / or compensation after the excess has been applied

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POLICYHOLDER

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SECTION

Towergate Insurance Legal +

INSURER

Markel International Insurance Company Limited

PERIOD OF INSURANCE

FROM

11 April 2024

TO

10 April 2025

BUSINESS DESCRIPTION

recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers, Property Owner, Haulage Contractor

Endorsements

In a **claim** under **Criminal defence** where the subject matter of the **claim** is either:

- Corporate Manslaughter
- Gross Negligence Manslaughter
- Health and Safety at Work

and different **representatives** are required to represent **you**, and **your employees**, directors or partners, a separate **any one claim** limit of indemnity will apply to the **claim** by **you** and the **claim** by **your employees**, directors or partners.

Representative

Claim type

Representative

Representative if there is conflict

Transport disputes

Backhouse Jones

Hill Dickinson

Criminal defence - vehicle related **only**

Backhouse Jones

Hill Dickinson

Contract disputes - Freight related **only**

Hill Dickinson

Wightmans

All other claims

Markel Panel

Towergate Legal + Legal Helpline and Claims Line - 0345 618 8198

Markel Law Hub

You have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to markellaw.co.uk and log in using **your** token code which can be found at the top of this **policy** schedule.

Authorised



Underwritten by

Markel International Insurance Company Limited

Unique Market Reference No

B6027/13434907



Endorsement

**SCHEME
NUMBER**

8355

**POLICY
NUMBER**

CHI042019/000230

TOKEN CODE SUjNF4Cd

POLICYHOLDER

G & B Finch Ltd &/or G & B Finch Holdings Ltd

SECTION

Towergate Insurance Legal +

INSURER

Markel International Insurance
Company Limited

PERIOD OF INSURANCE

FROM

11 April 2024

TO

10 April 2025

BUSINESS DESCRIPTION

recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers, Property Owner, Haulage Contractor

THE INSURED G & B Finch Ltd &/or G & B Finch Holdings Ltd

The Insured is the person, firm, company or organisation legally entitled to receive the protection of the

BDX REFERENCE YBBDX7075018

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks,
Business Interruption - All Risks, Money and Personal
Accident Assault, Selected All Risks, Terrorism

INSURER AXA

ADDRESS Batemans Farm
Great Leighs
Chelmsford
CM3 1PU

PERIOD OF INSURANCE

FROM 11 April 2024 **TO** 10 April 2025

EFFECTIVE DATE

FROM

BUSINESS DESCRIPTION

Business Description is your business activity or trade

recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers, Property Owner, Haulage Contractor

Important Information

- This document contains the schedule and any endorsement which form part of your policy and is based on the information provided to us
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing
- Please check the details are correct and that the cover meets your needs
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover

Data Protection Notice

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Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD FROM 11 April 2024 TO 10 April 2025

PROPERTY DAMAGE SECTION - ALL RISKS

Policy wording version: CLMA0001P-E(04/21) 354060

Premises: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

| Description | Sum Insured | Declared Value | Basis | Cover |
|-------------|---------------|----------------|-----------------------|-----------------------|
| Buildings | £1,569,750.00 | £1,365,000.00 | DA | All Risks, Subsidence |
| Contents | £181,125.00 | £157,500.00 | DA | All Risks, Subsidence |
| Description | Sum Insured | Basis | Cover | |
| Stock | £0.00 | I | All Risks, Subsidence | |

RENT

| Section | Included | Sum Insured | Indemnity Period |
|--------------|-------------|-------------|------------------|
| Rent Payable | Not Insured | £0.00 | months |

EXCESSES Excess is the amount of any claim or claims for which you are responsible

| | Excess |
|--------------------------|----------|
| Mobile plant in the open | £500.00 |
| Flood | £450.00 |
| Subsidence | £1500.00 |
| Storm | £450.00 |
| All other claims | £450.00 |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

COVER LIMITS

| Section | Sums Insured / limits |
|---|--|
| Capital Additions | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Contract works | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Drains Clearance | £5000.00 any one claim |
| Environmental protection | 10% of the sum insured any one claim |
| Exhibition | £10000.00 any one claim |
| Fire extinguisher expenses | £10000.00 any one claim |
| Freezer contents | £5000.00 any one claim |
| Further investigation expenses | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Inadvertent omissions | Not insured |
| Landscaped gardens | £15000.00 any one period of insurance |
| Leased buildings | Not insured |
| Locks and keys | £5000.00 any one claim |
| Loss reduction expenses | £2500.00 any one period of insurance |
| Metered water or gas | £25000.00 any one period of insurance |
| Motor vehicles (stationary risk) | Not insured |
| Outworkers | Not insured |
| Patterns | £2500.00 any one claim |
| Public relations expenses | Not insured |
| Sprinkler upgrade costs | 10% of the sum insured any one claim |
| Theft of buildings fabric | £2500.00 any one period of insurance |
| Trace and access | £25000.00 any one period of insurance |
| Unauthorised use of electricity, gas, oil | £5000.00 any one claim |
| Unmanaged stock | £5000.00 any one claim |
| Underground pipes and access | £5000.00 any one claim |
| Unspecified storage sites | £5000.00 any one claim |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks,
Business Interruption - All Risks, Money and Personal
Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

PROPERTY DAMAGE: Specific section conditions that apply to:

Premises: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU
For the full wordings of your **specific section conditions** please check your policy wording

| Number | Title |
|---------------|-----------------|
| 7 | Waste condition |

BUSINESS INTERRUPTION - ALL RISKS

Policy wording version: CLBA0001P-E(04/21) 351131
Premises: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

| Description | Sums insured | Indemnity period | Cover |
|--------------------|---------------------|-------------------------|--------------|
| Not insured | | | |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD FROM 11 April 2024 TO 10 April 2025

MONEY AND PERSONAL ACCIDENT ASSAULT SECTION

Policy wording version: CLPM0001P-E(04/21) 352036

Premises: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

Cover

| | Limit any one |
|--|---------------|
| Negotiable money in transit or in a bank night safe | £5000.00 |
| Negotiable money on premises during business | £5000.00 |
| Unspecified safe limit | £2000.00 |
| Specified safe limits | Not included |
| Money from the premises out of business hours not contained in a locked safe | £1000.00 |
| Maximum amount of negotiable money carried by any one person | £2500.00 |
| Maximum amount of negotiable money at the residence of any one insured | £2500.00 |
| Amount of coins and notes in transit | £100000.00 |
| Non-negotiable money limit | £250000.00 |
| Personal accident assault | 25 units |

Money excesses

Excess is the amount of any claim or claims for which **you** are responsible

| | Excess |
|---|---------|
| Money on premises / in transit / own safe | £350.00 |

Money: Specific section conditions that apply to:

Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

For the full wordings of your **specific section conditions** please check your policy wording

| Number | Title |
|--------|-------|
| 2 | MSS |



Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks,
Business Interruption - All Risks, Money and Personal
Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

SELECTED ALL RISKS

Policy wording version: CLSA0001P-E(04/21) 352042

Premises: Batemans Farm, Great Leighs, Chelmsford, CM3 1PU

| Item | Location | Sum insured |
|-------------|----------|-------------|
| Not Insured | UK | £0.00 |

TERRORISM

Premises: **Any premises, situation, location or contract situated in England, Scotland or Wales as covered under the sections applicable below**

Sections applicable **Sums insured or limits**

Not insured

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD FROM 11 April 2024 TO 10 April 2025

PROPERTY DAMAGE SECTION - ALL RISKS

Policy wording version: CLMA0001P-E(04/21) 354060

Premises: Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD

| Description | Sum Insured | Declared Value | Basis | Cover |
|-------------|-------------|----------------|-------|-----------------------|
| Buildings | £338,100.00 | £294,000.00 | DA | All Risks, Subsidence |
| Contents | £301,875.00 | £262,500.00 | DA | All Risks, Subsidence |
| Description | Sum Insured | | Basis | Cover |
| Stock | £0.00 | | I | All Risks, Subsidence |

RENT

| Section | Included | Sum Insured | Indemnity Period |
|--------------|-------------|-------------|------------------|
| Rent Payable | Not Insured | £0.00 | months |

EXCESSES Excess is the amount of any claim or claims for which you are responsible

| | Excess |
|--------------------------|----------|
| Mobile plant in the open | £500.00 |
| Flood | £450.00 |
| Subsidence | £2500.00 |
| Storm | £450.00 |
| All other claims | £450.00 |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

COVER LIMITS

| Section | Sums Insured / limits |
|---|--|
| Capital Additions | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Contract works | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Drains Clearance | £5000.00 any one claim |
| Environmental protection | 10% of the sum insured any one claim |
| Exhibition | £10000.00 any one claim |
| Fire extinguisher expenses | £10000.00 any one claim |
| Freezer contents | £5000.00 any one claim |
| Further investigation expenses | 10% of the sum insured, or £100,000 whichever is the less, any one claim |
| Inadvertent omissions | Not insured |
| Landscaped gardens | £15000.00 any one period of insurance |
| Leased buildings | Not insured |
| Locks and keys | £5000.00 any one claim |
| Loss reduction expenses | £2500.00 any one period of insurance |
| Metered water or gas | £25000.00 any one period of insurance |
| Motor vehicles (stationary risk) | Not insured |
| Outworkers | Not insured |
| Patterns | £2500.00 any one claim |
| Public relations expenses | Not insured |
| Sprinkler upgrade costs | 10% of the sum insured any one claim |
| Theft of buildings fabric | £2500.00 any one period of insurance |
| Trace and access | £25000.00 any one period of insurance |
| Unauthorised use of electricity, gas, oil | £5000.00 any one claim |
| Unmanaged stock | £5000.00 any one claim |
| Underground pipes and access | £5000.00 any one claim |
| Unspecified storage sites | £5000.00 any one claim |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks,
Business Interruption - All Risks, Money and Personal
Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

PROPERTY DAMAGE: Specific section conditions that apply to:
Premises: Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD
For the full wordings of your **specific section conditions** please check your policy wording

| Number | Title |
|--------|-----------------|
| 7 | Waste condition |

BUSINESS INTERRUPTION - ALL RISKS

Policy wording version: CLBA0001P-E(04/21) 351131

Premises: Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD

| Description | Sums insured | Indemnity period | Cover |
|-------------|--------------|------------------|-------|
| Not insured | | | |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD FROM 11 April 2024 TO 10 April 2025

MONEY AND PERSONAL ACCIDENT ASSAULT SECTION

Policy wording version: CLPM0001P-E(04/21) 352036

Premises: Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD

Cover

| | Limit any one |
|--|---------------|
| Negotiable money in transit or in a bank night safe | £5000.00 |
| Negotiable money on premises during business | £5000.00 |
| Unspecified safe limit | £2000.00 |
| Specified safe limits | Not included |
| Money from the premises out of business hours not contained in a locked safe | £1000.00 |
| Maximum amount of negotiable money carried by any one person | £2500.00 |
| Maximum amount of negotiable money at the residence of any one insured | £2500.00 |
| Amount of coins and notes in transit | £100000.00 |
| Non-negotiable money limit | £250000.00 |
| Personal accident assault | 25 units |

Money excesses

Excess is the amount of any claim or claims for which **you** are responsible

| | Excess |
|---|---------|
| Money on premises / in transit / own safe | £350.00 |

Money: Specific section conditions that apply to:

Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD

For the full wordings of your **specific section conditions** please check your policy wording

| Number | Title |
|--------|-------|
| 2 | MSS |

Schedule

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks,
Business Interruption - All Risks, Money and Personal
Accident Assault, Selected All Risks, Terrorism

INSURER AXA

POLICY PERIOD **FROM** 11 April 2024 **TO** 10 April 2025

SELECTED ALL RISKS

Policy wording version: CLSA0001P-E(04/21) 352042

Premises: Asheldham Quarry, Tillenham Road, Asheldham, CM0 7JD

| Item | Location | Sum insured |
|-------------|----------|-------------|
| Not Insured | UK | £0.00 |

TERRORISM

Premises: **Any premises, situation, location or contract situated in England, Scotland or Wales as covered under the sections applicable below**

Sections applicable **Sums insured or limits**

Not insured

Endorsement

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

PERIOD OF INSURANCE **FROM** 11 April 2024 **TO** 10 April 2025

Portable heaters condition

Under Property damage section – All risks, Section conditions of **your policy**, the following condition is added
You must ensure that portable heaters

1. are kept clear of combustible materials and a guard is provided to maintain a clear space of at least 1 metre
 2. are not sited in passageways or other places where they are liable to be overturned or subject to mechanical damage
 3. are not sited on combustible surfaces or floors
 4. are not sited in areas where flammable atmospheres are habitually or intermittently present
 5. are switched off at least 30 minutes prior to the building(s) being left unattended
- If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim

External Combustibles Condition

Under Property damage section – All risks, Section conditions of **your policy**, the following condition is added
You must ensure that all combustible property or waste is situated a minimum of 10 metres away from the perimeter of the building(s)

If **you** do not comply with this condition **you** will not be covered and **we** will not pay **your** claim

Use of Oxy-acetylene equipment and Industrial Gas cylinders condition

Under Property damage section – All risks, Section conditions of **your policy**, the following condition is added
You must ensure that

1. all Industrial Gas and Oxy-acetylene cylinders be transported in an upright position using a trolley or other proprietary equipment.
2. all Industrial Gas and Oxy-acetylene cylinders must be against a wall, fixed bench or other secure anchorage point when in use

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim for fire and/or explosion

Disease exclusion

The following Disease exclusion is added to Property damage section – all risks, Business interruption section – All risks, Money and personal accident assault section and Selected all risks section – cover for specific items where these sections are shown as operative on **your** schedule

Disease Exclusion

1. Notwithstanding any provision to the contrary within this **policy** except for any cover provided under Employers liability section, Public and product liability and Terrorism section, this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. Subject to the other terms, conditions and exclusions contained in this **policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or

Endorsement

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

PERIOD OF INSURANCE FROM 11 April 2024 TO 10 April 2025

time element loss is covered by the **policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a.the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b.the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c.the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time element loss means business interruption, contingent business interruption or any other consequential losses.

Static plant and mobile plant in the open cover

Under Property damage section – All risks, What is covered of **your policy**, the following cover is added :

We will cover you for damage to static plant and mobile plant whilst in the open at **your premises**.

In respect of static plant and mobile plant whilst in the open at **your premises**, the Property in the open exclusion and Theft or attempted theft exclusions detailed under Property damage section – All risks, What is not covered of **your policy**, are amended as follows :

a. Property in the open exclusion is deleted and restated as follows :

We will not cover you for loss, destruction or damage to fences, gates and moveable property in the open caused by wind, rain, hail, sleet, snow, **flood** or dust

b. Theft or attempted theft exclusion is deleted and restated as follows:

We will not cover you for loss, destruction or damage caused by or consisting of theft or attempted theft

1.not involving entry to, or exit from the building(s) or any part of the building(s) used by **you** at the premises by



Endorsement

POLICYHOLDER G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

SECTION Business Combined: Property Damage - All Risks, Business Interruption - All Risks, Money and Personal Accident Assault, Selected All Risks, Terrorism

INSURER AXA

PERIOD OF INSURANCE **FROM** 11 April 2024 **TO** 10 April 2025

forcible and violent means

2.unless as a result of assault or violence or threat of violence to **you** or any of **your** partners, directors or employees or any member of **your** family, or any other person lawfully at the **premises**

Your Premiums

**POLICY HOLDER /
INSURED**

G & B Finch Ltd &/or G & B Finch Holdings Ltd

**POLICY
NUMBER**

CHI042019/000230

| Section of Cover | | Annual Premium Due |
|--|---|--------------------|
| Business Combined | | |
| Goods in Transit for Haulage Contractors | | |
| - Goods in Transit for Haulage Contractors | £ | Not Insured |
| Combined Liability | | |
| - Employers Liability | £ | Not Insured |
| - Public and Products Liability | | |
| Property | | |
| - Property Damage - All Risks | | |
| - Business Interruption - All Risks | | |
| - Money and Personal Accident Assault | £ | 8,042.69 |
| - Selected All Risks | | |
| - Terrorism | | |
| Equipment Inspection | £ | Not Insured |
| Commercial Legal Expenses | £ | 1,647.09 |
| Motor Legal Expenses | £ | Not Insured |
| Towergate Assist Insurance | £ | Not Insured |

TOTAL ANNUAL PREMIUM DUE £ 9,689.78Where applicable Includes Insurance Premium Tax £ 1,038.19
At the prevailing rate

Where applicable Includes 20% VAT £ 0.00

**Towergate Telford – Legal +
Commercial legal policy
Statement of Fact**

You : **G & B Finch Ltd &/or G & B Finch Holdings Ltd**
Policy number : **CHI042019/000230**
Renewal / Inception Date : **11 April 2024**

This is the information which we have based your policy terms and conditions upon.

For the purpose of this insurance this constitutes your fair presentation of risk.

A fair presentation of the risk is one which discloses to us every material circumstance which you know of or ought to know of, or gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and which makes that disclosure in a manner which is reasonably clear and accessible to us, and in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in doubt as to whether a circumstance is material you should disclose it to us.

Where corrections or changes are required we may recalculate the policy terms and conditions accordingly. Failure to advise us of corrections or changes or to make a fair presentation of the risk could prejudice, reduce or modify your rights under the policy.

You must notify Towergate Telford within 14 days of inception / renewal of any inaccuracies or changes required in respect of the assumptions below:

- After enquiry there are no causes, events or circumstances which may give rise to a claim being made under this insurance which have not already been advised to us
- Your business has made no more than 10% of their workforce redundant in the last 12 months and plans to make no more than 10% redundant in the coming 12 months
- Your business has had no more than a 20% fall in turnover in the last 12 months and does not envisage more than a 20% fall in turnover in the coming 12 months
- No insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms/conditions or declined to renew a commercial legal expenses insurance policy
- You or the proposed business has not been declared bankrupt or insolvent, subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 5 years
- There has not been more than one claim or dispute to which this policy would have applied within the last 5 years
- There has not been a claim or dispute in the last 5 years to which this policy would have applied where the fees or expenses exceeded £5,000
- Your business has taken technical and organisational measures to comply with GDPR legislation
- Your business does not have more than 10 properties and/or leases and these are all located within the United Kingdom of Great Britain and Northern Ireland
- You and your business are domiciled within the United Kingdom of Great Britain and Northern Ireland and no business vehicles are located or expected to be located outside of the United Kingdom of Great Britain and Northern Ireland for a continuous period of 60 days or more
- You have a declared wage roll of less than £5m and if you are haulage business, no more than 100 vehicles
- Your business description does not fall into any of the following categories:
Solicitors, care homes, recruitment consultants, professional sporting clubs, educational establishments, property owners and property developers, except where property ownership or development is ancillary to an otherwise acceptable activity, nightclub, live music venue, discotheque, theatre, coach travel, passenger airline, travel agent, bowling alley, fairground, soft play, gym or university (firms involved in setting up and taking down event structures are not included in the excluded trades as noted above where such activity is ancillary to an otherwise acceptable activity)

If you do not notify any changes to this declaration it might affect any claim you make

All terms and conditions are as per the policy wording.

Personal information/Privacy policy statement

We/Our/Us

Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ. Claims will be handled by Markel Protection Limited which is a separate legal entity to Markel International Insurance Company Limited.

The basics

We collect and use relevant information about your business to provide insurance cover and to meet our legal obligations.

This information includes details such as names and addresses (and may include more sensitive details such as information about health and criminal convictions).

The way insurance works means that information may be shared with and used by a number of third parties in the insurance sector but only in connection with the insurance cover that we provide to you.

Other people's details you provide to us

We will process individual's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover. As such, you agree to provide each individual concerned this notice:

- On or before the date that individual becomes insured under this policy or
- The date that you first provide information about the individual to us

We are committed to only using the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual's that we ask for from time to time.

Want more details?

For more information about how we use personal information provided to us please see our full **Markel privacy notice**, a copy of which is available online at markelinternational.com/foot/privacy-policy or on request.

Contacting us and individual's rights

Individuals have rights in relation to the information we hold about them, including the right to access their information. Please contact us at dataprotectionofficeruk@markel.com or by writing to the Data Protection Officer, Markel International, 20 Fenchurch Street, London, EC3M 3AZ if you are an individual wishing to exercise your rights, to discuss how we use your information or to request a copy of our full Markel privacy notice.

Markel Legal Expenses Insurance

20 Fenchurch Street, London, EC3M 3AZ Tel: 0345 350 1099
LEIsalesuk@markel.com
www.uk.markel.com

Markel Legal Expenses Insurance is a trading name of Markel International Insurance Company Limited, registered in England and Wales No: 00966670. VAT number 245 7363 49. Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited.

Markel International Insurance Company Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number 202570. V.2020

