



SCHEDULE


Policy Number	B1903241181049
Insured Parent Company	Midland and General Scaffolding Limited
Address	Unit 13 Cannock Wood Industrial Estate Rawsley Staffordshire WS12 0PL
Insured's Business	Scaffolding contractors and as declared in the proposal form
Period of Insurance	FROM 20th December 2018 TO: 2nd April 2020 <i>Both days inclusive Local Standard Time at the Insured's Address</i>
Limit of Indemnity	GBP 2,000,000 In the aggregate, defence costs and expenses inclusive
Jurisdiction	Worldwide excluding United States of America, Canada, Cuba, Iran and North Korea
Territorial Limits	Worldwide excluding United States of America, Canada, Cuba, Iran and North Korea
Retroactive Date	20/12/2018
Excess	GBP 2,000 each and every claim as more fully described in the Wording
Wording	241 Wording Professional Indemnity Design & Construct 10105639
Endorsements	The following endorsements form part of the Wording. For the full endorsement wording see Endorsements <p style="text-align: center;">Bodily Injury Exclusion Aggregate Limit Endorsement</p>

SCHEDULE

Additional Endorsements	
LMA 3100	Sanction Limitation and Exclusion Clause
LSW 1002	E.U. Disclosure Clause (UK)

Premium	GBP	5,150.68	In Full
	GBP	618.08	Insurance Premium Tax
	GBP	5,768.76	Total

THIS IS TO CERTIFY that in accordance with the authority granted to us by Underwriters under contract numbers B190324118 the said Underwriters are hereby bound in accordance with the terms and conditions as attached hereto or as entered hereon.

Date of issue 28-Dec-2018 by 

Miles Smith Limited is authorised and regulated by the Financial Conduct Authority.
 Miles Smith Limited is registered in England 00951095. Registered Office: 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB

ENDORSEMENTS

Policy Limit amended to Aggregate, costs inclusive

Notwithstanding Clause 2, the **Limit of Indemnity** is amended to any one claim and in the aggregate and not as stated in Clause 2.1

Defence Costs and Expenses is amended to be part of and not in addition to the **Limit of Indemnity**.

4.2 Bodily Injury Exclusion

In respect of Clause 4.2, the words “unless arising solely out of the performance of or failure to perform the **Insured’s Business**” are hereby deleted

241.003.A Difference in Conditions Clause

In the event of any difference in conditions whereby the cover afforded by the Insured’s previous Policy (effected via Miles Smith) is more advantageous to the Insured than the cover provided by this Policy effected with the Lloyd’s underwriters subscribing to this insurance, then this Policy shall automatically provide cover for any such difference in conditions or cover.

All other policy terms and conditions remain unaltered.

LMA 3100 Sanctions Limitation and Exclusion Clause

(Approved by Lloyd’s Underwriters’ Non-Marine Association)

No (re) insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America

All other Policy terms and conditions remain unaltered.

LSW 1002 E.U. Disclosure Clause (UK)

ONLY APPLICABLE TO PRIVATE INDIVIDUALS AND SOLE TRADERS, WHERE THERE IS A LLOYD'S PARTICIPATION IN THE INSURANCE PLACEMENT.

Notice to the Proposer/Assured.

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Any enquiry or complaint should be addressed in the first instance to your Broker.

If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is:

Complaints Department
Lloyd's,
One Lime Street, LONDON EC3M 7HA Telephone 020 7327 5693.

LSW 1002 (02/99) (amended).

All other Policy terms and conditions remain unaltered.