



COMBINED LIABILITY CERTIFICATE SCHEDULE

This Document is issued by City Underwriters Ltd on behalf of Policyfast Ltd in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate and/or Schedule

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| Contract Numbers: | Employers', Public and Products Liability: Faraday Underwriting Ltd Legal Expenses: Brit Syndicate 2987 at Lloyds | B1262BW0061718 508137 |
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| Certificate Number: | TL/COVPE32801 | Proposal Form Dated: |
| Introducing Agent: | Coversure Insurance, City Office | |

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| The Insured: | Welsh Beekeepers' Association - Officers, Members (Including Honorary |
| Address: | Penrhos, Llanfaglan, Caernarfon, Gwynedd, LL54 5RB |
| The Business: | Beekeepers Association and Sale of Bee Related Products including Creams/Balms and Salves made from Products of The Hive |

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| Effective Date: | 01/10/2018 | Premium Type: Annual |
| Reason For Issue: | Renewal | |

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| Period of Insurance: | From: 01 October 2018 To: 30 September 2019 both dates inclusive | |
| And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers. | | |

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| The Excess: | £500 each and every loss in respect of third party property damage |
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| Section 1 - Employers' Liability | Operative: | Yes |
| limit of indemnity: | | £10,000,000 |
| any one occurrence | | |
| inclusive of costs, fees and expenses | | |
| Section 2 - Public Liability | Operative: | Yes |
| limit of indemnity: | | £5,000,000 |
| any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Policy Period | | |
| Section 3 - Products Liability | Operative: | Yes |
| limit of indemnity: | | £5,000,000 |
| any one occurrence and in all during the Policy Period | | |
| Section 4 - Environmental Impairment Liability | Operative: | No |
| limit of indemnity | | Not Insured |
| any one claim and in all during the Policy Period | | |
| Retroactive Date | | |
| Legal Expenses: | Operative: | Yes |
| Limit of Indemnity: | | £100,000 |
| ARAG on-line Legal Services: www.arag.co.uk/docs | | Voucher Code: EC426C378CB8 |

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| Conditions, Exclusions, Extensions and Warranties Applicable: | |
| L97 Personal Protective Equipment Condition | |
| L61 Abuse Exclusion | |
| L137 Disclosure And Barring Service | |

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| Liability Premium: | £1,942.50 |
| Legal Expenses Premium: | £30.00 |
| Insurance Premium Tax (IPT): | £236.70 |
| CUL Policy Fee: | £25.00 |
| Total Payable: | £2,234.20 |

Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium.

This schedule replaces any previous schedule.

Examined and in witness whereof I, being duly authorised by Insurers, have hereunder subscribed my name on their behalf.

Issued on behalf of Insurers by Policyfast Ltd

31 October 2018