



Workspace Plus Policy Schedule

Welcome to RSA

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to Royal & Sun Alliance. It is also essential that you read all of the clauses applying as these contain important information that may affect your cover.

Policy Number	WSP000375
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Your Details

Policyholder:	Building Control Surveyors Limited
Policyholder's Address:	Teulon Wing, Warlies Park House, Horseshoe Hill, Upshire Essex, EN9 3SL
Business Description:	Approved Inspectors and Building Surveyors.

Your Intermediary's Details

Intermediary Name:	Griffiths & Armour
Address:	12 Princes Parade, Princes Dock, Liverpool, L3 1BG
Intermediary number:	7821200000

Your Premium Information

	From:	29/11/2023
	To:	28/11/2024
	Renewal Date:	29/11/2024
Premium: £1,572.18	Insurance Premium Tax:	£188.66
Total Amount Due: £1,760.84		

A full copy of your Policy wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

Index Linking applies to this policy.

Premises Address:	Teulonwing, Warlies Park House, Horseshoe Hill, Upshire Essex, EN9 3SL, United Kingdom
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Property Damage Insurance	Declared Value	Sum insured
Buildings/Tenant Improvements		Not Insured
General Contents	£5,667	£6,517

Rent	Not Insured
Computer Equipment Insurance	
Property	£28,335
Money Insurance	
Item 1A) In transit/In Premises during Working Hours	£ 5,000
Item 1B) In locked safes or strongrooms	As lodged with insurers
Personal Injury (Robbery)	
1. Death or Disablement	£125,000
2. Loss of one or more limbs or eyes	£125,000
3. Permanent Total Disablement from usual occupation	£125,000
4. Temporary Total Disablement from usual occupation	£100 per week for a maximum of 104 weeks
5. Temporary Partial Disablement from attending to a substantial and essential part of usual occupation	£25 per week for a maximum of 104 weeks
6. Medical Expenses necessarily incurred in the treatment of the Insured Person	£1,000

Policy Level Covers

Specified Items 'All Risks'	Situation	Sum Insured
Specialist equipment	Worldwide	£ 12,750
Photographic equipment	Worldwide	£ 14,167
Personal effects	Worldwide on business	£ 1,417

Business Interruption Insurance	Sum Insured
Estimated Gross Revenue and Increased Costs Sum Insured	£ 500,000
Maximum Indemnity Period	12 Months
Increased Cost of Working	£ 50,000
Maximum Indemnity Period	36 Months

Employers' Liability Insurance	Limit of Indemnity
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000

Public/Products Liability Insurance

Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
The total amount payable by the Company in respect of all damages costs and expenses arising out of all incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere.	£5,000,000

Legal Defence Costs

Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance.	£ 250,000
Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance.	£ 250,000

Terrorism Insurance	Not Insured
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Legal Expenses Insurance **Limits of Indemnity**

The maximum liability of the Company under this Insurance in respect of each of the following shall not exceed:

A) Any One Event	£ 100,000
B) All claims and legal proceedings in respect of employment disputes notified during any Period of Insurance	£ 1,000,000

Personal Accident Insurance Limits

Not Insured

Annual Business Travel Insurance

Not Insured

Directors' & Officers' Liability Insurance

Not Insured

Employment Practices Liability

Not Insured

Corporate Legal Liability

Not Insured

Cyber	Not Insured
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Crime	Not Insured
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Professional Indemnity	Not Insured
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Policyholders Contribution

The insurance does not cover the Policyholders Contribution (as shown below or elsewhere in this Schedule) being the first part of each and every loss to be borne by the Insured at each separate premises as ascertained after the application of all terms and conditions of the insurance including the Underinsurance Provision

Cover Section (if effective)	Policyholders Contribution
Property Damage	
Subsidence	£1,000
Theft of Lead	£500
Personal Effects	£25
Mobile Phones	£50
All Other	£100
Business Interruption	Nil
Money	Nil
Employers' Liability	Nil
Public/Products Liability	Nil

Endorsements

Insurance Act Proportionate Remedy

In the event of any breach in the duty of fair presentation which entitles Royal & Sun Alliance Insurance Ltd to reduce proportionally any claim as provided by Section 8 and Schedule 1 of the Insurance Act 2015, Royal & Sun Alliance Insurance Ltd shall offer the insured the option instead to pay an additional premium, which Royal & Sun Alliance Insurance Ltd advise would have been due but for such breach, and receive payment of the such claim without such proportional reduction. Such offer must be accepted within 30 days of being issued.

Nothing in this endorsement shall prevent Royal & Sun Alliance Insurance Ltd from applying any other remedy for breach of the duty of fair presentation available under the Insurance Act 2015 in such circumstances as the Act allows.