



QBE European Operations Suttons Security and Fire Protection Insurance Schedule

Policy Number: Y096870 **Policy Wording Reference:** PSSR120816
Period of Insurance: **From:** 26/03/2018 **To:** 25/03/2019
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Effective From: 26/03/2018 **Date Issued:** 23/03/2018
Reason for Issue: Renewal

Contract Parties

Insurer: QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - **United Kingdom**. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)
Registered Address: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019
Insured: Premier IT Recycling Ltd and/or Premier Shredding Ltd and/or My Shred Ltd
Address: Marchwood Ind Park , Normandy Way , Marchwood , SO40 4PB
Subsidiary Companies: My Shred Ltd
Business: Collection and shredding of confidential documents and IT equipment.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)
Broker Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Fax: 01179 279 200
Broker Account: SUTT0108 Ref: SECURITY
Issue Office: 2 College Square, Anchor Road, Bristol, BS1 5UE
Tel: + 44 (0) 0117 910 6800 Fax: + 44 (0) 0117 910 6901
Claim Notification: For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.
Tel: + 44 (0)117 930 0100 Fax: + 44 (0)117 927 9200
For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: + 44 0117 9330696
E-mail: newclaims@das.co.uk

Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to: The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.

If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.



Section			
A - Employers' Liability	INSURED	Limit of indemnity	GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:			Yes

Section			
B - Public and Products (including inefficacy) liability	INSURED	Limit of indemnity	GBP 5,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

Section				
C - Property	NOT INSURED			Sum Insured
Property Insured				
Buildings	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A	GBP N/A
Contents	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A	GBP N/A
Rent				GBP N/A
Total				GBP N/A

Section			
D - Business Interruption	NOT INSURED		Sum Insured
Item 1 Estimated Gross profit			GBP N/A
Item 2 Estimated Gross revenue			GBP N/A
Item 3 Increased cost of working			GBP N/A
Item 4 Additional Increased cost of working			GBP N/A
Item 5 Rent receivable			GBP N/A
Item 6 Outstanding debit balances			GBP N/A
Premium subject to adjustment			No

Section			
E - Contract Works	NOT INSURED	Limit of indemnity	
Contract Works		GBP	N/A
Temporary Buildings, Plant and all other contents		GBP	N/A
Hired-in Plant and Equipment		GBP	N/A
Personal Effects and Tools		GBP	N/A
Section E premium subject to adjustment:			Yes



Section				
F - Professional indemnity	INSURED	Limit of indemnity	GBP	100,000 any one claim and in the aggregate during the period of insurance
Retroactive date				26/03/2014
Jurisdiction:				Worldwide excluding North America

Section				
G - Terrorism	NOT INSURED	Sum Insured	GBP	N/A
All property specified under Sections C, D and E				

Section				
H - Legal expenses	NOT INSURED	Limit of indemnity	GBP	N/A each and every claim arising from the same originating incident
All Standard Clauses (Insured incidents)				

Section				
I - Directors and Officers Liability	INSURED	Limit of indemnity	GBP	100,000 in the aggregate including defence costs and expenses
Continuous cover date:				26/03/2014

Section				
J - Fidelity Guarantee	NOT INSURED	Limit of indemnity	GBP	N/A



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance IPT/tax	GBP	4,037.60
	GBP	484.51
Annual Policy Premium for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance IPT/tax	GBP	4,037.60
	GBP	484.51
Premium payable by this transaction for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Total payable	GBP	4,522.11

Signed on behalf of QBE Insurance (Europe) Limited (Authorised Insurer)

A handwritten signature in blue ink, appearing to read 'R. Kelly'.



QBE European Operations Endorsement Schedule

Policy Number: Y096870

Period of Insurance: **From:** 26/03/2018 **To:** 25/03/2019
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The under noted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**.

Where only a code is shown please refer to your policy booklet for the full terms of the endorsement.

Optional Endorsements

Code	Endorsement
1	Section B – Fidelity bonding extension
3	Section B – Financial loss (Including Products) extension

	<p>SSRACE Associated companies</p> <p>Insured section A – Employers liability</p> <p>The following exclusion is incorporated in and forms part of Section A to this policy.</p> <p>The insurance by this Section A – Employers liability excludes liability arising out of the activities of the insured's associated companies as specified below:</p> <p>My Shred Ltd Premier Shredding Ltd</p> <p>Clause: SSRACE010110</p>
	<p>SSRELT Employers' Liability Tracing Office</p> <p>General Conditions</p> <p>The following condition is added to and forms part of this policy.</p> <p>Where we provide an indemnity under the Employers' Liability (Compulsory Insurance) Regulations 1998, we are required by regulation to maintain a database of all the companies and subsidiary companies covered by such insurance. QBE supports and will add details of all company names to the Employers' Liability Tracing Office database.</p> <p>Accordingly it is a condition of this insurance that you undertake to supply full details (as required by the Employers' Liability Tracing Office) of the company and all subsidiary companies to QBE at inception of this policy and promptly thereafter following acquisition or disposal of any subsidiary company.</p> <p>Clause: SSRELT010111-ZC</p>