

Effective date: 25/06/2020  
Policy Number: GENE-COMM1256

# **Policy Schedule**

## **Equipment Hire Plus**

**Sharrock's Insurance**  
**Fab Events Limited**

Effective date: 25/06/2020

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The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

**Identity of Insurers:**

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

Covea Insurance plc, Registered in England and Wales No.613259. Registered office, Norman Place, Reading, RG1 8DA

**Terrorism Section**

**Identity of Insurers:**

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

Pen Underwriting Limited is authorized and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. [www.penunderwriting.co.uk](http://www.penunderwriting.co.uk)

**How to make a claim**

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim under any Section other than Commercial Legal Expenses, please contact:

Claims Telephone Number - 03330 107 190

Claims Email Address - [uk.newclaims@penunderwriting.com](mailto:uk.newclaims@penunderwriting.com)

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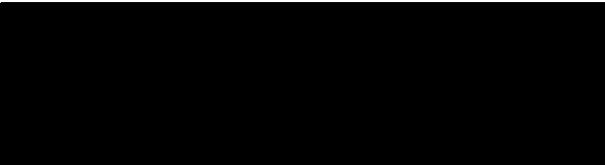
**This Schedule shows Your cover details and any applied Endorsements should be read in conjunction with:**

**Statement of Fact**

**Policy Document : AC.V001.CommercialCombinedPolicyWording.Sharrocks.01.09.2018**

Broker:	Sharrock Insurance
Insured:	Fab Events Limited
Correspondence Address:	31 Spring Meadows Clayton Le Moors, Accrington
Postcode:	BB5 5XA
Policy Number:	GENE-COMM1256
Period of Insurance	From: 25/06/20 To: 24/06/21
Renewal Date:	24/06/2021
Business Description:	Event Equipment Hirer including a Photobooth, LED Dancefloor and various LED Uplights and projectors, bands and artists.
Reason for Issue:	New Business

<b>Section</b>	<b>Section Insured</b>
Material Damage	Not Operative
Business Interruption	Not Operative
Employers Liability	Operative
Public & Products Liability	Operative
Specified All Risks	Not Operative
Computer & Electronic Risks	Not Operative
Money	Not Operative
Goods In Transit	Not Operative
Frozen Food	Not Operative
Loss of Licence	Not Operative
Terrorism	Not Operative

<b>Premium</b>	
<b>Insurance Premium Tax @ 12%</b>	
<b>Fee</b>	
<b>Total</b>	

## Liability Section

Subsection	Limit of Liability
Employers Liability – Up to Five Employees	£10,000,000
Public & Products Liability	£5,000,000
<b>Where 'Not Operative' is shown above, the section is inoperative and no liability is provided under the Policy</b>	

Applicable Excess		
Public & Product Liability	£250.00	Third Party Property Damage
Public & Products Liability – work away from the premises including heat	N/A	Third Party Property Damage

Liability Section Endorsements	
<b>Inspection and Maintenance Condition</b>	It is a condition precedent to the liability of underwriters that in connection with the Insured's business of hiring all items are inspected prior to and after each hiring and that any defects are rectified prior to re-hire
<b>Excesses</b>	Public and Products Liability – third party property damage excess £250 Equipment damage excess - £100
<b>Liability Extension</b>	Liability cover does extend to provide cover when the property is hired out whether it is supervised by the policyholder or not.
<b>Equipment Extension</b>	If equipment cover is selected cover extends to cover the equipment anywhere in the UK, in storage, in transit or whilst on hire.
<b>Reasonable Precaution and Maintenance of Property</b>	You must take reasonable precautions to prevent (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.
<b>Claims Procedure</b>	You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim. You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion. You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

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	<p>You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.</p> <p>You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.</p> <p>You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information assistance We require.</p>
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