



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

Contract Numbers:	Employers', Public and Products Liability: Faraday Underwriting Ltd	B1262BW0283720
	Legal Expenses: Brit Syndicate 2987 at Lloyds	508137

Certificate Number:	TL/COVPE32801	Proposal Form Dated:	n/a
Introducing Agent:	Coversure Insurance, City Office		

The Insured:	Welsh Beekeepers' Association - Officers, Members (including honorary and Affiliated Associations and their Members).
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

Effective Date:	01/10/2020	Premium Type:	Annual
Reason For Issue:	Renewal		

Period of Insurance:	From: 01 October 2020 To: 30 September 2021 both dates inclusive	
And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers.		

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

Conditions, Exclusions, Extensions and Warranties Applicable:
L139 Communicable Infectious Disease Exclusion L97 Personal Protective Equipment Condition L71 Hazardous Work Exclusion L137 Disclosure And Barring Service

Liability Premium:	£2,129.40
Legal Expenses Premium:	£42.50
Insurance Premium Tax (IPT):	£260.63
CUL Policy Fee:	£25.00
Total Payable:	£2,457.53

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 05 October 2020

Endorsements that apply to this insurance:

The Insured: Welsh Beekeepers' Association - Officers, Memb; **Certificate Number:** TL/COVPE32801

L139 **Communicable Infectious Disease Exclusion**

We shall not cover You under Section 2 Public Liability or Section 3 Products Liability or Section 4 Environmental Impairment Liability of this Policy for any liability for injury, loss or damage or any associated costs or expenses, or any fines or penalties or any other amount directly or indirectly caused by or arising from

- 1) Coronavirus (COVID-19) (the disease caused by SARS-CoV-2);
- 2) Other disease caused by any mutation or variant of SARS-CoV-2;
- 3) Any novel infectious disease caused by a newly identified agent; or,
- 4) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority

L97 **Personal Protective Equipment Condition**

It is a condition precedent to liability under this Policy that:-

1. all Employees are made aware of the dangers of not using personal protective equipment,
2. personal protective equipment is provided,
3. a register is maintained which demonstrates that Employees have received appropriate training and are fully conversant with the way in which to access and use such personal protective equipment.

If You do not do so We may reject or be unable to deal with Your claim or be unable to cover Your claim in full.

L71 **Hazardous Work Exclusion**

We shall not cover You under Sections 1 & 2 of this Policy against liability arising from or in connection with

- (a) Any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- (b) The construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
- (c) Underpinning pile driving quarrying tunneling mines ships or blast furnaces.
- (d) The use of explosives
- (e) Any work undertaken airside or on or in the immediate vicinity of aircraft
- (f) Any work on or in
 - i) docks harbours or railways
 - ii) chemical or petrochemical works oil or gas refineries or storage facilities
 - iii) power stations or nuclear power stations

L137 **Disclosure And Barring Service**

You warrant that all people engaged who will have contact with minors must be checked by and registered with the Disclosure and Barring Service (DBS). Failure to comply with this warranty may render the Policy inoperative in the event of a claim.