Schedule

This Schedule forms part of the Policy and should be read together as one document.

The Schedule gives details of the Insured and Insurer, the Sections of the Policy that are operative, the sums insured and/or levels of cover provided and any Excess and/or Deductible that applies. Where relevant it also details any special endorsements that have been applied.

Signed on behalf of the Insurer: QBE UK Limited

Date: 21/05/2021
General policy information

Policy Number : Y074096QBE0121A
Form Reference Number : Trio Venture Combined policy. APR 2019.
Period of Insurance : From 17th June 2021
                      To 16th June 2022
                      both days inclusive
Premium (ex. Terrorism) : Sub-total GBP 6,018.00
                         Insurance Premium Tax GBP 722.16
                         Total GBP 6,740.16
Terrorism Premium : Sub-total GBP 50.00
                    Insurance Premium Tax GBP 6.00
                    Total GBP 56.00
Sections of cover : The following covers are included:
Part A,
  Section 1, Property Damage Yes
  Section 2, Business Interruption Yes
  Part A includes:
    • Terrorism Yes
    • Money Yes
    • Goods in Transit Yes
    • Goods in Cold Store No
Part B,
  Section 1, Employers’ Liability Yes
  Section 2, Public & Products Liability Yes

About the Insured

The Insured : Soroptimist International Great Britain and Ireland (SIGBI) Limited & SIGBI Trading Limited (subsidiary)
Address : Suite 2A, 2nd Floor, Beckwith House, 1-3 Wellington Road North, Stockport, SK4 1AF
Business description : Soroptimist International is a worldwide organisation for women working through service projects to advance human right and the status of women. The word Soroptimist comes from the Latin words soror meaning “sister” and optima meaning “best”, and loosely translates as “best for women.”
About the Insurer

The Insurer: QBE UK Limited

The Insurer is not a Lloyd’s syndicate nor includes a Lloyd’s syndicate.

Company Registration details: Registered in England number 01761561

Home state: United Kingdom

Authorised and regulated by: Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; FCA registration number 202842

These details can be checked on the FCA’s Financial Services Register by visiting their website www.fca.org.uk/register

Industry membership: Member of the Association of British Insurers

The Insurer Contact details: Claims

If you wish to make a claim, contact the Insurer at:

Address: QBE Claims Team, PO Box 299, Acclaim House, 1st Floor Centralpark, Leeds, LS11 1GX

Telephone: 0207 105 4000

E-mail: QBEukpropertyclaims@uk.qbe.com

Complaints

We are dedicated to providing you with a high quality service, and want to maintain this at all times. If you wish to make a complaint, please contact the intermediary who arranged this insurance for you or our Customer Relations Department at:

Customer Relations
QBE European Operations
30 Fenchurch Street, London EC3M 3BD
Telephone: 0207 105 5988
Email: CustomerRelations@uk.qbe.com

Privacy notice: Full details of the Insurer’s data privacy notice are available by visiting:

https://qbeeurope.com/privacy-policy/. Alternatively you may contact QBE’s Data Protection Officer to request a copy of the full privacy notice by email: dpo@uk.qbe.com or by writing to: the Data Protection Officer, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD.
**Part A: Property Damage and Business Interruption**

**Territorial Limits**: Great Britain, Northern Ireland, Channel Islands and the Isle of Man except Section 2, Extension 1, Extended Premises, a. Customers’ and b. Suppliers’ where the Territorial Limits is anywhere in the world subject to the sub-limits as noted below.

**Excess**: From the amount of all claims in respect of one Occurrence, (adjusted in accordance with the terms Exclusions and Conditions of this Policy), the Insurer will deduct the amount of the Excess stated below.

Insurance Limits (and Sub-limits) are inclusive of Excesses.

Only one Excess will apply in respect of any one Occurrence. If more than one Excess applies, then only the higher Excess will apply.

**Amount**:
- GBP 1,000 Subsidence
- GBP Nil Money
- GBP 50 Goods in transit
- GBP 250 All other losses – Part A

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**Part A: Section 1, Property Damage**

<table>
<thead>
<tr>
<th>Property Insured Item</th>
<th>Declared value</th>
<th>(% uplift)</th>
<th>Limit of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Buildings and Tenants Improvements</td>
<td>GBP Nil</td>
<td>(125%)</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>1a) Foundations</td>
<td>Included above</td>
<td></td>
<td>Included above</td>
</tr>
<tr>
<td>2 Machinery and plant</td>
<td>GBP 110,000</td>
<td>(125%)</td>
<td>GBP 137,500</td>
</tr>
<tr>
<td>3 Stock</td>
<td>GBP 15,000</td>
<td>(110%)</td>
<td>GBP 16,500</td>
</tr>
<tr>
<td>4 Non-negotiable money</td>
<td></td>
<td></td>
<td>GBP 250,000</td>
</tr>
<tr>
<td>5 Negotiable money whilst</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) In transit</td>
<td></td>
<td></td>
<td>GBP 5,000</td>
</tr>
<tr>
<td>b) In a bank night safe</td>
<td></td>
<td></td>
<td>GBP 5,000</td>
</tr>
<tr>
<td>c) In the dwelling of any person to whom Money is entrusted</td>
<td></td>
<td></td>
<td>GBP 500</td>
</tr>
<tr>
<td>d) In the Premises during Business Hours</td>
<td></td>
<td></td>
<td>GBP 5,000</td>
</tr>
<tr>
<td>e) In the Premises outside of Business Hours and out of safe or strongroom</td>
<td></td>
<td></td>
<td>GBP 500</td>
</tr>
<tr>
<td>f) In the Premises outside of Business Hours and in a safe or strongroom</td>
<td></td>
<td></td>
<td>GBP 500</td>
</tr>
<tr>
<td>6 Money – Assault</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Death</td>
<td></td>
<td></td>
<td>GBP 10,000</td>
</tr>
<tr>
<td>b) Permanent disablement – Permanent loss of use of hand(s), foot(feet), limb(s) or eye(s)</td>
<td></td>
<td></td>
<td>GBP 10,000</td>
</tr>
<tr>
<td></td>
<td>Permanent total disablement – Total disablement from usual occupation</td>
<td>GBP 10,000</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------------------------------------------</td>
<td>------------</td>
<td></td>
</tr>
<tr>
<td>d)</td>
<td>Temporary total disablement - Total disablement from usual occupation</td>
<td>GBP 100 per week for a maximum of 104 weeks</td>
<td></td>
</tr>
</tbody>
</table>

N.B. Additional limits and/or sub-limits apply – these are listed later in this Schedule
### Part A: Section 2, Business Interruption

<table>
<thead>
<tr>
<th>Item</th>
<th>Maximum Indemnity Period</th>
<th>Estimate</th>
<th>(% uplift)</th>
<th>Limit of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Insured Gross Profit</td>
<td>Nil</td>
<td>GBP Nil</td>
<td>(133.33%)</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>2 Gross Revenue</td>
<td>Nil</td>
<td>GBP Nil</td>
<td>(133.33%)</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>3 Additional increase in Cost of Working</td>
<td>Nil</td>
<td>GBP Nil</td>
<td></td>
<td>GBP Nil</td>
</tr>
<tr>
<td>4 Contractual Penalties</td>
<td>Nil</td>
<td>GBP Nil</td>
<td></td>
<td>GBP Nil</td>
</tr>
<tr>
<td>5 Research and Development Costs</td>
<td>Nil</td>
<td>GBP Nil</td>
<td>Nil</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>Loss of Rent Payable</td>
<td>Nil</td>
<td>GBP Nil</td>
<td>Nil</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>Increased Cost of Working</td>
<td>3 Months</td>
<td>GBP 25,000</td>
<td>Nil</td>
<td>GBP 25,000</td>
</tr>
<tr>
<td>Outstanding Debit Balances</td>
<td>Nil</td>
<td>GBP Nil</td>
<td>Nil</td>
<td>GBP Nil</td>
</tr>
</tbody>
</table>

N.B. Additional limits and/or sub-limits apply – these are listed later in this Schedule

**Uninsured Working Expenses:**

- 100% Purchases (less discounts), 100% Carriage, Packaging or Freight,
- 100% Bad Debts

**Maximum Indemnity Period**

The maximum Indemnity Period stated above applies except in respect of the following Extensions

- Notifiable Human Disease and Other Health Risks: 3 months
- Prevention of Access and Loss of Attraction: 3 months
- Utilities – Damage / Accidental Failure: 3 months
- Investigative Delays: 3 months
Part A, Sub-limits

- Sub-limits form part of the Limit of Liability and do not apply in addition to it;
- all Limits of Liability apply any one Occurrence;
- limits are inclusive of the Excess;

unless otherwise stated. If more than one Sub-limit applies to the same loss, the Insurer’s liability will be limited to the lesser Sub-limit.

In respect of Part A, Section 1 & 2 combined limits

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Acquisitions</td>
<td>GBP 500,000 applying in addition</td>
</tr>
<tr>
<td>Claims Preparation Expenses</td>
<td>GBP 50,000 / £100,000 annual aggregate applying in addition for claims of £50,000 or above.</td>
</tr>
<tr>
<td>Inadvertent Omission to insure</td>
<td>GBP 500,000 applying in addition</td>
</tr>
</tbody>
</table>

In respect of Part A, Section 1, Property Damage

<table>
<thead>
<tr>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decontamination and Clean Up Expense</td>
<td>GBP 100,000</td>
</tr>
<tr>
<td>Employees’, directors’ and visitors’ personal effects</td>
<td>GBP 1000 per person</td>
</tr>
<tr>
<td>European Union and Public Authorities:</td>
<td></td>
</tr>
<tr>
<td>- Undamaged portions</td>
<td>15.00% of the sum insured by that item</td>
</tr>
<tr>
<td>Fire Brigade Charges and Extinguishing Expenses</td>
<td>GBP 25,000</td>
</tr>
<tr>
<td>Goods in temperature or Atmosphere Controlled Store</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>Goods in Transit (and other sites)</td>
<td></td>
</tr>
<tr>
<td>- Transit</td>
<td>GBP 5,000</td>
</tr>
<tr>
<td>- Unspecified sites</td>
<td>GBP 1,000</td>
</tr>
<tr>
<td>Involuntary Betterment</td>
<td>GBP 100,000</td>
</tr>
<tr>
<td>Jewellery, precious stones, precious metals, bullion, furs, curiosities, works of art, sculptures or rare books – Defined Peril only</td>
<td>GBP 10,000 any single article</td>
</tr>
<tr>
<td>Landscaping Costs</td>
<td>GBP 25,000</td>
</tr>
<tr>
<td>Locks</td>
<td>GBP 10,000</td>
</tr>
<tr>
<td>Metered Utility Charges</td>
<td>GBP 10,000</td>
</tr>
<tr>
<td>Mitigation of Environmental Impact</td>
<td>GBP 250,000 applying in addition</td>
</tr>
<tr>
<td>Motor Vehicles</td>
<td>GBP 50,000 applying in addition</td>
</tr>
<tr>
<td>Resilient Repairs – Extra Costs</td>
<td>GBP 50,000 applying in addition</td>
</tr>
<tr>
<td>Specified items whilst in the EU</td>
<td></td>
</tr>
<tr>
<td>- Flags, Regalia, Laminator, Displays, Pins and Broaches etc</td>
<td>GBP 40,000</td>
</tr>
<tr>
<td>Reward</td>
<td>GBP 25,000 applying in addition</td>
</tr>
</tbody>
</table>
**In respect of Part A, Section 2, Business Interruption**

<table>
<thead>
<tr>
<th>Extended Premises</th>
<th>GBP Nil</th>
</tr>
</thead>
<tbody>
<tr>
<td>- any unspecified location</td>
<td>GBP Nil</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extended Incident</th>
<th>GBP Nil</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Notifiable Human Disease and Other Health Risks</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>- Prevention of Access and Loss of Attraction</td>
<td>GBP Nil</td>
</tr>
<tr>
<td>- Utilities</td>
<td>GBP Nil</td>
</tr>
</tbody>
</table>
Part B, Employers’ and Public & Products Liability

Territorial Limits: In respect of Part B, Section 1 means
a. Anywhere in the world provided that the Employee’s employment or engagement is entered into in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands; or
b. In Great Britain, Northern Ireland, the Isle of Man and the Channel Islands in respect of employment or engagement entered into outside these territories including temporary visits outside these countries other than back to the country of employment or engagement.

In respect of Part B, Section 2 means worldwide in connection with the Business conducted by the Insured from premises within Great Britain Northern Ireland the Isle of Man and the Channel Islands other than in respect of the following where Territorial Limits shall mean:

a. Section 2 Public and Products Liability – Extension 4., Contingent Motor Liability

In Great Britain, Norther Ireland, the Isle of Man and the Channel Islands in respect of employment or engagement entered into outside these territories including temporary visits outside these countries other than back to the country of employment or engagement.

Deductibles: From the amount of all claims which shall be adjusted in accordance with the terms Exclusions and Conditions of this Policy, the Insurer will deduct the amount of the deductible stated below.

The Limit of Indemnity (and Sub-limits) are inclusive of Deductibles.

Only one Deductible will apply in respect of any one Occurrence. In the event that more than one Deductible applies, then the higher Deductible will apply.

Amount: GBP 250 any one claim or series of claims arising out of any one Occurrence, other than Employers’ Liability (Part B, Section 1)
GBP 5,000 minimum Co-insurance Financial Loss (Part B, Section 2, Extension 8)
GBP 10% (GBP 5,000 minimum) each and every claim or series of claims arising out of any one Occurrence

Retroactive Date: In respect of Part B Extension 3, Part B Section 1 Extension 2 and Part B Section 2 Extensions 2 and 8
17th June 2012
Part B: Section 1, Employers’ Liability

<table>
<thead>
<tr>
<th>Limit of Indemnity</th>
<th>any one Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers' Liability</td>
<td>GBP 10,000,000</td>
</tr>
</tbody>
</table>

Part B: Section 2, Public & Products Liability

1. Public Liability

<table>
<thead>
<tr>
<th>Limit of Indemnity</th>
<th>any one Occurrence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Liability</td>
<td>GBP 10,000,000</td>
</tr>
</tbody>
</table>

2. Products Liability (Personal Injury and/or Property Damage caused by the Insured’s Products)

<table>
<thead>
<tr>
<th>Limit of Indemnity</th>
<th>any one Occurrence and in the aggregate for the Period of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products Liability</td>
<td>GBP 5,000,000</td>
</tr>
</tbody>
</table>

3. Pollution Liability (Personal Injury and/or Property Damage caused by Pollution or Contamination)

<table>
<thead>
<tr>
<th>Limit of Indemnity</th>
<th>any one Occurrence and in the aggregate for the Period of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pollution Liability</td>
<td>GBP 5,000,000</td>
</tr>
</tbody>
</table>

N.B. Additional limits and/or Sub-limits apply – these are listed later in this Schedule

Extensions
The following Extension does not apply:

Sub-limits
- Unless otherwise stated Sub-limits form part of the Limit of Indemnity and do not apply in addition to it
- Limits are inclusive of the Deductible unless otherwise stated.
- If more than one Sub-limit applies to the same loss, the Insurer’s liability will be limited to the lesser Sub-limit.

<table>
<thead>
<tr>
<th>Limit of Indemnity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Manslaughter and Corporate Homicide Act 2007</td>
</tr>
<tr>
<td>Data Protection Act</td>
</tr>
<tr>
<td>Health and Safety at Work etc. Act 1974 - Legal Defence Costs</td>
</tr>
</tbody>
</table>

In respect of Section 1 Employers’ Liability

Bodily Injury to any Employee whilst engaged in Offshore work

Not Insured

In respect of Section 2 Public and Products Liability

Pollution Clean-up Costs | 1,000,000 |
Excess Motor Liability | 100,000 |
Financial Loss | 250,000 |
Endorsements

Part A, Extension

Notwithstanding Part A, Exclusion 19, this Policy is extended to include Damage and Consequential Loss occasioned by or happening through or in consequence of an Act of Terrorism in Great Britain.

Provided that in any action suit or other proceedings where the Insurer alleges that any Damage or Consequential Loss is not covered by this Extension the burden of proving that such Damage or Consequential Loss is covered shall be upon the Insured.

Exclusions for the purposes of this Extension

Cover provided by this Extension is not subject to the Exclusions of this Policy. However this Extension does not cover:

1. Damage or Consequential Loss occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

2. Damage or Consequential Loss directly or indirectly caused by or contributed to, by or arising from or occasioned by or resulting from:
   A. damage to or the destruction of any Computer System; or
   B. any alteration modification distortion erasure or corruption of Data;

   in each case whether the property of the Insured or not, where such loss is directly or indirectly caused by, or contributed to, by, or arising from or occasioned by or resulting from Denial of Service Attack, Hacking, Phishing or Virus or Similar Mechanism

   But this Exclusion shall not apply to a Covered Loss that results directly from an Insured Peril and comprises:
   a. the cost of reinstatement, replacement or repair in respect of damage to or destruction of Property Insured; /or
   b. the amount of business interruption loss suffered directly by the Insured by way of loss of or reduction in profits, revenue or turnover or increased cost of working either
      i. as a direct result of damage to or destruction of Property Insured, or
      ii. as a direct result of denial, prevention or hindrance of access to or use of the Property Insured by reason of an Act of Terrorism causing damage to other property within one mile of the Property Insured to which access is affected;

   And is not proximately caused by an Act of Terrorism in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

   Provided that, Property Insured and “property” shall exclude (additionally to those exclusions set out in 2. 4 and 5 below).
   a. any Money (as defined within this Policy), electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever; and
   b. any Data;
But this shall not exclude damage to or destruction of Property Insured or other property (as described in 2a and 2b above) that indirectly results from any alteration, modification, distortion, erasure or corruption of Data because of the occurrence of an Insured Peril, that itself results directly or indirectly from any alteration, modification, distortion, erasure or corruption of Data. In no other circumstances than the previous sentence, however, will any loss or losses directly or indirectly caused by, contributed to, by, or arising from, or occasioned by, or resulting from any alteration, modification, distortion, erasure or corruption of Data be recoverable under this Extension.

3. any property the subject matter of a more specific exclusion in this Policy

4. any land or building occupied as a private residence or any part thereof which is so occupied, which is insured in the name of an Individual, unless
   a. more than 20% of the building is commercially occupied; and
   b. it is insured under the same Policy as the commercially occupied portion of the property.

For the purposes of this Exclusion, Individual shall include a:
   i. person who owns flats and houses in the business of a sole trader
   ii. Trustee or a body of Trustees or any beneficiary that holds flats and/or houses under a Trust where such person(s) occupy any such private residence.

Further to the above, and subject to 4a and 4b, where a private residence or other property, is the subject of a Trust of any kind, or of an executorship of a will, this shall be covered, unless some part of it is:
   a. occupied by a beneficiary or a trustee of the Trust in question, or by a beneficiary or an executor of the will in question; or
   b. located in premises owned by any such person,

5. any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes wires cables drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor

6. any loss arising under
   a. any form of marine, aviation or transit policy
   b. a motor insurance policy
   c. a Bankers Blanket Bond.

Definitions for the purposes of this Extension

1. Computer System means a computer or other equipment or component or system or item which processes stores transmits or receives Data.

2. Covered Loss means all losses arising under the Policy as a result of damage to or the destruction of Property Insured and/or other property (where stated), the proximate cause of which is an Act of Terrorism.

3. Data means data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.
4. **Denial of Service Attack** means any actions or instructions constructed or generated with the ability to
damage, interfere with or otherwise affect the availability or performance of networks,
network services, network connectivity or **Computer Systems**. Denial of Service
Attack includes but is not limited to, the generation of excess traffic into network
addresses, the exploitation of system or network weaknesses, the generation of
excess or non-genuine traffic between and amongst networks and the procurement
of such actions or instructions by other **Computer Systems**.

5. **Hacking** means unauthorised access to any **Computer System** whether the property of the
**Insured** or not.

6. **Insured Peril**
   a. fire
   b. explosion
   c. flood
   d. escape of water from any tank, apparatus or pipe (including any sprinkler
      system)
   e. impact of aircraft or any aerial devices or articles dropped from them
   f. impact of any sea-going or water-going vessel or of any vehicle whatsoever or
      of any goods or cargo carried in or on such vessel or vehicle
   g. destruction of, damage to or movement of buildings or structures, plant or
      machinery other than any **Computer System**.

7. **Nuclear Installation** means any installation of such class or description as may be prescribed by
   regulations made by the relevant Secretary of State from time to time by statutory
   instrument, being an installation designed or adapted for
   
   a. the production or use of atomic energy
   b. the carrying out of any process which is preparatory or ancillary to the
      production or use of atomic energy and which involves or is capable of causing
      the emission of ionising radiations or
   c. the storage, processing or disposal of nuclear fuel or of bulk quantities of other
      radioactive matter, being matter which has been produced or irradiated in the
      course of the production or use of nuclear fuel.

8. **Nuclear Reactor** means any plant (including any machinery, equipment or appliance, whether affixed
to land or not) designed or adapted for the production of atomic energy by a fission
process in which a controlled chain reaction can be maintained without an additional
source of neutrons.

9. **Phishing** means any access or attempted access to **Data** made by means of
   misrepresentation or deception.

10. **Virus or Similar Mechanism** means program code, programming instruction or any set of instructions constructed
    with the purpose and ability, or purposely used, to damage, interfere with or
    adversely affect, infiltrate or monitor computer programs, **Computer Systems**, **Data**
or operations, whether involving self-replication or not. **Virus or Similar Mechanism**
    includes but is not limited to trojan horses, worms and logic bombs and the
    exploitation of bugs or vulnerabilities in a computer program to damage, interfere
    with, adversely affect, infiltrate or monitor as above.

**Conditions for the purposes of this Extension**

Cover provided by this Extension is subject to the terms, provisions, Definitions, Conditions and Extensions of this **Policy**
other than in respect of
1. any terms in this **Policy** that provide for adjustments of premium based upon declarations on expiry or during the Period of Insurance

2. any Long Term Agreement / Undertaking

3. any aggregate limit contained in this **Policy** regarding the amount borne by the **Insured** as a result of the operation of an excess

4. any extension of **Premises** to locations outside **Great Britain**.

**Section 2: Business Interruption – Increased Cost of Working**

The insurance under Increased Cost of Working is limited to the additional expenditure necessarily and reasonably incurred by the **Insured** with the prior consent of the **Insurers** in consequence of the **Incident** in order to prevent or minimise the interruption of or interference with the **Business** during the **Indemnity Period** (including the cost of removal to and from temporary premises and expenses incidental thereto, increase in rents, rates and taxes, salaries of additional staff and overtime payments) but only in so far as such additional expenditure is not recoverable under any other Item of this Policy. The limit of the **Insurers’** liability shall not exceed the **Sum Insured** by this Item as stated in the **Schedule**.

**Complaints Endorsement**

The ‘Complaints’ clause of this policy is deleted and replaced with the following clause:

1. Complaints

1.1 How the insured can complain

The insured can complain about this policy by first contacting the broker. If the insured wishes to contact the insurer directly the insured can:

a) where the insurer is QBE Europe SA/NV write to Customer Relations, QBE Europe SA/NV, Regentaan 37 Boulevard du Régent, 1000 Brussels, Belgium, e-mail: complaints@be.qbe.com, telephone: +32 2 504 82 11 or fax: +32 2 504 82 00;

b) where the insurer is QBE UK Limited write to Customer Relations, QBE European Operations, Plantation Place, 30 Fenchurch Street, London EC3M 3BD; email: CustomerRelations@uk.qbe.com, telephone 020 7105 5988; or

c) where the insurer is or includes a Lloyd’s syndicate, e-mail: complaints@lloyds.com, write to Lloyd’s Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, or telephone 020 7327 5693.

1.2 The UK Financial Ombudsman Service (UK FOS)

If the insured feels that its complaint has not been satisfactorily resolved, the insured may be eligible to contact the UK FOS to review the complaint.

To be an eligible complainant, the insured must be:

a) a consumer;

b) a micro-enterprise – a business that has an annual turnover of under EUR2million employing fewer than ten (10) employees;

b) a small business - a business with an annual turnover below GBP6.5million and:

   i) fewer than 50 employees; or
ii) an annual balance sheet below GBP5million; or

d) a charity with an annual income of less than GBP6.5million; or

e) a trustee of a trust with net assets of less than GBP5million; or

f) a guarantor.

If eligible, the insured can contact the UK FOS via its website: http://www.financial-ombudsman.org.uk /consumer/complaints.htm, write to the UK FOS, Exchange Tower, London E14 9SR, or telephone 0300 123 9 123 or 0800 023 4567.

Where applicable the insured must refer its complaint to the UK FOS (a) within six (6) months of the insurer’s final response letter or (b) when the insurer has failed to resolve the issue within eight (8) weeks.

The UK FOS provides impartial advice free of charge and contacting them will not affect the insured’s legal rights

1.3 Financial Services Compensation Scheme (FSCS)

Where the insurer is QBE UK Ltd the insured may be entitled to compensation from the FSCS if the insurer is unable to meet its obligations under this policy.

Entitlement to FSCS compensation depends on the type of business insured and the circumstances of the claim. Further information is available from www.fscs.org.uk, or the insured can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Conditions: Irish conditions

The following amendments are incorporated in and form part of this policy with respect to any of the insured’s employees or subsidiaries based in and operating within the Republic of Ireland.

1 Any reference in this policy to the United Kingdom shall also include the Republic of Ireland.

2 Any reference in this policy to the currency GBP is amended to EUR equivalent at the time of any claim or loss in relation to any activities undertaken in the Republic of Ireland.

3 Clauses 2.3.8 a) and 6.9.1a) are amended with the under noted:

a) Clause 2.3.8 a) and 6.9.1a) are amended to include; any alleged breach of statutory duty (including any prosecution brought under Safety, Health and Welfare at Work Act 2005 or similar safety legislation of the Republic of Ireland) or criminal proceedings brought;

4 Clauses 2.3.3 and 3.3.1 to the Data Protection Act 1998 (DPA) shall not apply to any activities undertaken in the Republic of Ireland or liability that arises from such activities.

5 Clauses 2.4.8, 6.3, 6.9.3, 11.8.3 n) are deleted and replaced with the undernoted:

a) Clause 2.4.8 - Workman’s compensation or social security payment liability for any claims arising out of bodily injury that are payable by reason of any workman’s compensation scheme, social security scheme or similar insurance scheme arising in connection with, from or due to employment but this exclusion will not apply to payments required to be made to the Compensation Recovery Unit or its successor in the United Kingdom.

b) Clause 6.3 - Housing Grants, Construction and Regeneration Act, 1996 shall not apply to any activities undertaken in the Republic of Ireland or liability that arises from such activities.
c) Clause 6.9.3
For the avoidance of doubt the under noted statutes, whilst not exhaustive, are included within the statutes or regulations contemplated for which defence costs are insured by this clause:
   a) Health and Safety at Work, etc. Act 1974, but only sections 2 to 8,
   b) Health and Safety at Work (Northern Ireland) Order 1978,
   c) Health and Welfare at Work Act 1989 or similar safety legislation of the Republic of Ireland
   d) The Trade Description Act 1968
   e) Part II of the Consumer Protection Act 1987
   f) Part II of the Food Safety Act 1990,
   or any other equivalent legislation in the Republic of Ireland.

d) Clause 11.8.3 n)
any person a Court of Law in the European Union deems to be an employee;

e) Clause 11.27
Preventative costs
Preventative costs means sums that the insured is liable to pay for prevention of imminent threat of environmental damage as provided for in any United Kingdom or Irish law implementing the EU Environmental Liability Directive.

6 The following clause shall replace clause 9.1 to this policy but only in respect of claims in the Republic of Ireland;

Claim notification

The insured must give notice in writing or by an agreed electronic medium, to the insurer:
   a) immediately, and in any event within seven (7) days, from receipt of notice of any impending inquest, fatal accident inquiry, prosecution or other legal proceedings that includes alleged bodily injury;
   b) immediately, and in any event within seven (7) days, upon receipt of notice of an Industrial Tribunal hearing that includes alleged bodily injury;
   c) immediately, and in any event within seven (7) days, on the insured's first awareness of death or bodily injury to any employee involving a stay in hospital in excess of three (3) days;
   d) as soon as practical but in any event within fourteen (14) days after any other accident, event or the insured's first awareness of bodily injury;
   e) immediately upon receipt and in any event within seven (7) days forward to the insurer any notices or correspondence received from Personal Injuries Assessment Board 2003 (PIAB) or any letter of claim.

which may be the subject of indemnity under this policy.

For the avoidance of doubt, the insured must fully co-operate with the insurer or their appointed agents to enable the insurers comply with all obligations placed upon the insured pursuant to the provisions of the Personal Injuries Assessment Board 2003 (PIAB) and Civil Liability and Courts Act 2004 including but not limited to the immediate furnishing of all notices and communications received from the PIAB in regard to the bringing of a claim by any party to PIAB the making of an assessment by PIAB and the insured's acceptance or rejection of such an assessment.

All such notices and correspondence emanating from PIAB must be furnished forthwith and without delay to the insurer.

7 The following clause shall replace clause 10.5 to this policy;

Contract rights of third parties

This insurance does not confer or create any right by any person who is not named as the insured and both the insurer and insured may amend, cancel or lapse this insurance without giving notice to, or requiring the consent of, any other third party.

8 The following clause is incorporated in and forms part of clause 6 to this policy.

Project supervisor construction stage

The insurer will indemnify the insured against liability arising in connection with and assumed by the insured by virtue of the insured being appointed:
   a) in writing by a "Client" as defined by Regulation 2 of the Safety Health and Welfare at Work (Construction) Regulations 2001 (SI No. 481 of 2001); or
   b) to act as "Project Supervisor Construction Stage" in accordance with Part II 3 (1) of the Safety Health and Welfare at Work (Construction) Regulations 2001 (SI No. 481 of 2001)

or any legislation of similar effect the business of the insured as stated in the
schedule shall extend to include “Project Supervisor Construction Stage” provided that the insurer shall not be liable in respect of bodily injury and/or damage arising out of or in connection with any act default or neglect of the “Client”.

9 The following clause is incorporated in and forms part of clause 10 to this policy.

Insurance Act 1936 and Finance Act, 1990
All monies which become or may become due or payable by the insurer under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland. Further, the appropriate stamp duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act, 1990.

10 Clause 10.17 Recovery of benefits is applicable to the United Kingdom only.

11 The following conditions precedent are incorporated in and form part of this policy in respect of any risks domiciled in the Republic of Ireland:

a) It is a condition precedent to the insurer’s liability under this insurance that the insured has advised insurers of all incidents which may give rise to a claim on expiring policies;

b) It is a condition precedent to the insurer’s liability under this insurance that the insurer shall have an adequate safety statement as required by Part 3, Section 20 of the Safety Health and Welfare at Work Act 2005 No.10 of 2005;

c) It is a condition precedent to the insurer’s liability under this insurance that all claims and/or circumstances that may give rise to a claim including those estimated to be within the excess are reported to and handled by the insurer;

d) It is a condition precedent to the insurer’s liability under this insurance that where in the opinion of the insurer or its loss adjuster any claim is likely to exceed the excess the insured shall be liable for payment of the excess before the insurer shall be liable to make any payment under this policy.

Provided always that:

i) the insurer shall refund to the insured any amount of the excess in full or in part should any claim be ultimately settled for any amount less than such excess;

ii) for the purposes of any claims under this policy in the Republic of Ireland excess shall mean the total amount or amounts payable by the insured in respect of damages, costs and expenses, claimant’s costs, fees and expenses and loss adjuster’s fees, this excess shall be EUR5,000 each and every claim.

12 Clause 12 to this policy is deleted and replaced by the following but only in respect of complaints in the Republic of Ireland:

Complaints
What the insured should do?
The insurer strives to provide an excellent service to all its customers but occasionally things can go wrong. The insurer takes all complaints seriously and endeavours to resolve all customers’ problems promptly. If the insured has a question or complaint about this insurance or the conduct of its intermediary they should contact that intermediary in the first instance.

If the insured wishes to contact the insurer directly the insured should write to the complaints address shown in the schedule. Please quote the policy number or claim number as appropriate in any correspondence. Please contact Chief Executive Officer, QBE Ireland, Riverside Two, 43-49 Sir John Rogerson’s Quay, Dublin 2, Tel: + 353 1 6053800, Fax + 353 1 6053655 or Compliance Manager, QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, tel: +44 (0)207 105 4000 fax: +44 (0) 207 105 4019.

In the event the insured remains dissatisfied and where the insurer is or includes a Lloyd’s syndicate it may be possible in certain circumstances to refer the matter to the Policyholder and Market Assistance Department at Lloyd’s, One Lime Street, London EC3M 7HA; Tel: 020 7327 5693.

What QBE will do if you complain
Upon receipt of your written notification of complaint, the insurer will attempt to investigate and resolve a complaint within twenty (25) working days. If the insured remains dissatisfied with the outcome, the insurer will issue a Final Response letter to advise the insured that the matter may be referred, if the insured is an eligible complainant, to the Financial Services Ombudsman Bureau at the following address:
Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Lo Call: 1890 882090, Tel: 01 662 0899, Fax: 01 662 0890
Making a complaint to the Financial Services Ombudsman does not affect your rights under this policy, but if you are not an eligible complainant then the informal complaint process ceases.
A summary of the insurer’s complaint handling procedure is available on request and will also be provided to the insured when acknowledging a complaint.

About the Financial Services Ombudsman’s Bureau (FSOB)
Eligible complainants are a private policyholder, charity or trust, or limited companies with a turnover of less than EUR3m.
The FSOB will only consider a complaint from an eligible complainant, and:
the insurer has been given an opportunity to resolve it and
the insurer has sent you a final response letter and you have referred your complaint to the FSO within six (6) months of the insurer’s final response letter or
the insurer has not responded to your complaint with a decision within forty (40) days.

Communicable Disease Endorsement

Applicable to PART A Section 1 Property Damage and Section 2 Business Interruption and PART B Public Liability

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test: 2.1. for a Communicable Disease, or
2.2. any property insured hereunder that is affected by such Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

LMA5393
25 March 2020