



COMMERCIAL COMBINED INSURANCE SCHEDULE

POLICYHOLDER:

Concept Management Consulting Limited

POLICY NUMBER:

CSICC231598

DATE OF ISSUE:

16/07/2024



SCHEDULE

This schedule together with your policy wording, any endorsements or certificates form the contract between us and should be read together as one document.

You should check the details on this schedule carefully. If any details are incorrect or incomplete or if the cover and limits shown do not meet your requirements please contact your insurance broker.

UMR / Agency / Contract Number

Sections 1 to 8:

CSI2023001

Broker:

Consilium Insurance Brokers

Policy Number:

CSICC231598

Effective Date:

15/07/2024

Date of Issue:

16/07/2024

Reason for Issue:

New Business

Period of Insurance

From:

15/07/2024

To:

14/07/2025




Premium

Gross Premium:	£10,000.00
Insurance Premium Tax:	£1,200.00
Policy Fee:	£150.00
Total Amount:	£11,350.00

Policyholder:	Concept Management Consulting Limited
Address:	Bolton England
Postcode:	BL1 3HW
Business Description:	Computer and electronic equipment dismantling, data and equipment disposal, and the sale of second-hand electronic hardware.

Applicable Sections			
	Section 1	Material Damage	Applicable
	Section 2	Business Interruption	Applicable
	Section 3	Money and Personal Accident	Not Applicable
	Section 4	Trade All Risks	Not Applicable
	Section 5	Goods in Transit	Not Applicable
	Section 6	Deterioration of Refrigerated or Frozen Food Stock	Not Applicable
	Section 7	Loss of Licence	Not Applicable
	Section 8	Terrorism	Not Applicable
	Section 9	Employers Liability	Not Applicable
	Section 10	Public / Products Liability	Not Applicable

Authorised Signatory

 Dated: 16/07/2024

Section 1 - Material Damage

Location - Concept Management Consulting Ltd, unit 1, 2 and 4 Royal House, Tennyson Street,
Bolton, BL1 3HW

Machinery, Plant & All Other Contents

Sum Insured : £337,000

Computer Equipment

Sum Insured : £12,000

Stock

Sum Insured : £250,000

Covers

Fire, Lightning & Explosion	Operative	Aircraft	Operative
Riot, Civil Commotion	Operative	Earthquake	Operative
Storm	Operative	Flood	Operative
Escape of Water	Operative	Accidental Escape of Water	Not Operative
Impact	Operative	Accidental Damage	Operative
Glass Breakage	Not Operative	Breakage of Fixed Sanitaryware	Operative
Theft	Operative	Subsidence, Ground Heave or Landslip	Not Operative

Excess:

£1,000 each and every claim



Section 2 - Business Interruption

Is Section 2 - Business Interruption Declaration Linked?

No

Location - As in Section 1

Estimated Gross Profit

Sum Insured : £1,500,000

Indemnity Period : 12 months

Endorsements

WASTE & EXTERNAL STORAGE OF COMBUSTIBLE GOODS CONDITION (B)

It is a condition precedent to our liability that

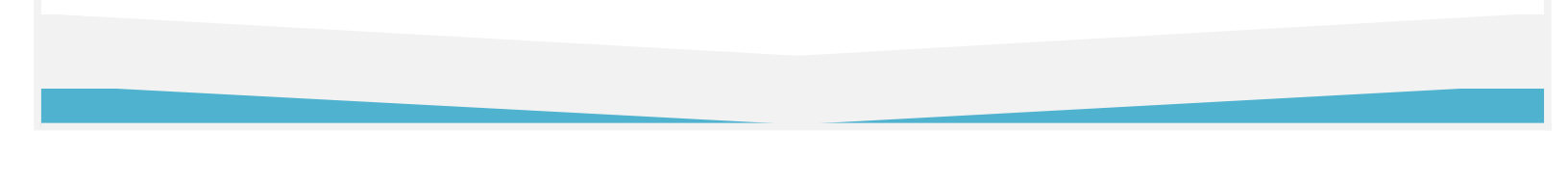
- a) All oily greasy and dirty rags or wipes and impregnated waste which remain in any Buildings overnight must be kept in metal receptacles having metal lids.
- b) All trade and process waste and refuse will be swept up and bagged or baled daily and will be removed from any Buildings at least once a week and kept physically secure to prevent unauthorised interference.
- c) Any combustible goods and waste (including idle pallet) stored in the open out of business hours is kept at least 10 metres away from the Building.

HAZARDOUS GOODS STORAGE CONDITION

It is a condition precedent to our liability that any hazardous goods or materials are stored in a secure outside steel container situated at least 10 metres from any building or structure or any material which is combustible or susceptible to damage by heat or smoke

ALARM CONDITION

It is a condition precedent to our liability that where an intruder alarm is installed that

- 1) the intruder alarm is put into full and effective operation at night and whenever the Premises are closed for business or left unattended.
 - 2) the intruder alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS), or the Security System and Alarm Inspections Board (SSAIB) or approved by Underwriters
 - 3) all keys of the intruder alarm are removed from the Premises at night and whenever they are closed for business or left unattended.
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SECURITY SCHEDULE

Sections 1 to 8

UMR / Agency / Contract Number

CSI2023001

Insurers Proportion of Whole

Sections 1 - 8

100.00%

Effected with:

HCC International Insurance Company PLC

IF YOU NEED TO MAKE A CLAIM...

If you need to notify us of a claim or of any circumstances or incident which may cause a claim you should contact your insurance agent or e-mail claims@cameron-specialty.com. We would refer you also to the claims conditions of the policy.

PROPOSAL FORM AND SUBSIDENCE QUESTIONNAIRE CLAUSE

Notwithstanding anything to the contrary contained in this document, cover hereunder is subject to the completion and submission of a satisfactory Proposal Form and/or Subsidence Questionnaire (as attached) within 30 days of inception of policy cover. We reserve the right to cancel the Policy or impose special terms and/or conditions and/or revise the premium rate upon receipt of completed proposal form should there be any variance of information lodged with us.

PREMIUM PAYMENT CLAUSE

The Policyholder undertakes that the premium will be paid in full to Us within 60 days of inception of this Policy. If the premium due under this Policy has not been so paid to Us by the 60th day from the inception of this Policy, We shall have the right to cancel this Policy by notifying the Policyholder via their broker in writing. In the event of cancellation, premium is due to Us on a pro rata basis for the period that We are on risk but the full policy premium shall be payable to Us in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this Policy. It is agreed that We shall give not less than 10 days prior notice of cancellation to the Policyholder via their broker. If premium due is paid in full to Us before the notice period expires, notice of cancellation shall automatically be revoked. If not, this Policy shall automatically terminate at the end of the notice period. All other terms and conditions of this Policy remain unaltered.