

Combined Liability |

Renewal Invitation

- Liberty Mutual Insurance Europe Limited (referred to as the Company) offers to provide the **Insured** with Combined Liability Insurance on the following basis:
- a cover will be in accordance with the Company's standard Policy wording and the terms and conditions detailed below.
 - b the Company have the right to carry out a survey of the risks insured at any time mutually agreed with the **Insured** as set out in the terms enclosed with this Renewal Invitation.
 - c the true and complete Statement of Fact will be incorporated in and will form part of this Invitation and will be read together.
 - d the risk to be insured is consistent with the information provided to the Company.

Fair Presentation of the Risk

The information you have given us is important as we use this in setting the terms and premium for your insurance. You must make a fair presentation of the risk to us at inception, renewal and variation of the Policy. If you fail to make a fair presentation of the risk it could adversely affect your insurance and any claim under this Policy.

Insurance Intermediary: Concorde Insurance Brokers Limited

Policy Number: TULM/2019/2386

Insured: WSCL Limited

Insured's Address: Testwood Farm Salisbury Road , Totton , Southampton , SO40 2RW

Occupation / Business / Trade: Scaffolding Contractor

Period of Insurance: From: 00:00 12/02/2019 To: 23:59 11/02/2020
Both dates inclusive (and for such subsequent Periods of Insurance for which the **Insured** agrees to pay the appropriate premium and the Company agrees to accept such premium)

Renewal Date: 12/02/2020

Reason for Issue: Renewal Invitation

Premium:	Employers Liability	£	11,180.61	100% minimum and deposit
	Public & Products Liability	£	2,177.42	100% minimum and deposit
	Insurance Premium Tax:	£	1,602.96	
	Policy Fee:	£	100.00	
	Total:	£	15,060.99	

Company/Insurer: Liberty Mutual Insurance Europe Limited

Coverholder: Thames Underwriting Limited who act as an agent of the Company in respect of this insurance under Binding Authority B0797CBR17110B

Additional Information:

Please note that risk transfer is cascaded to you "the broker" for this Policy.

The **Insured** undertakes that premium will be paid in full to Thames Underwriting Limited within 30 days of inception of this Policy. If the premium due under this Policy has not been so paid to Thames by the 30th day from the inception of this Policy, this Policy is The Company may survey this risk at their own expense.

This Policy is subject to audited figures being provided 30 days after renewal/expiration of the Policy. If not received the Company reserves the right to assume adjustments at 15% above estimates.

The Company would point out that the amount shown as the 'Self-Insured Retention' (Excess) applies to each and every claim including investigation costs, loss adjusters fees, claimants and defence costs and expenses as more fully described in General Definitions.

Section 1 - Employers Liability		INSURED
Limit of Indemnity:	£10,000,000	any one event
Sublimit - Terrorism:	£5,000,000	any one event
Section 2 - Public Liability		INSURED
Limit of Indemnity:	£5,000,000	any one event
Section 3 - Products Liability		INSURED
Limit of Indemnity:	£5,000,000	any one event and in the aggregate for the Period of Insurance
Self-Insured Retention:	£1,500	each and every damage and injury claim
Height Limit:	Unrestricted	
Depth Limit:	Unrestricted	
Statutory Disclosure		
Insurer:	Liberty Mutual Insurance Europe Limited (Registered Number in England: No. 1088268) is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Registered Office: 20 Fenchurch Street, London EC3M 3AW	
Coverholder:	Thames Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA) No. 533504. Thames Underwriting Limited is registered in England No. 7136128 Registered Office: 57a Broadway, Leigh on Sea, Essex, SS9 1PE	
Issue office:	Thames Underwriting Limited Monometer House Rectory Grove Leigh-on-Sea Essex SS9 2HN enquiries@thamesunderwriting.com	
Contract Number:	B0797C8R171108	
Policy Wording:	Reference should be made to the Policy Wording for full details of cover, conditions, exclusions, warranties and terms applying. A copy is available upon request if not accompanied to this Invitation.	
Issue Reference:	Ben Kelly	
Issue Date:	31 January 2019	