

Professional Indemnity Insurance Schedule

Policy Number:	P231PA0006122
Broker:	Champion Professional Risks Ltd
Date:	11 October 2023
Insured:	Fresh Start Waste Services Ltd
Professional Business:	Waste Management and Collection Services
Period of Insurance:	Start Date: 11 October 2023 Expiry Date: 10 October 2024 inclusive
Limit of Indemnity:	£5,000,000
Basis of Limit:	All Single Claims
	Defence Costs included in the Limit of Indemnity
Excess:	£5,000
Basis of Excess:	Per Single Claim
	Applicable to Defence Costs
Policy Wording:	AQUW/MP/04.22 Miscellaneous Professions Professional Indemnity Policy Wording
Retroactive Date:	11 October 2023
Territorial Limits:	Worldwide excluding United States of America and Canada and in each case its territories and possessions and any state or political sub-division thereof
Jurisdictional Limits:	Worldwide excluding United States of America and Canada and in each case its territories and possessions and any state or political sub-division thereof

Premium	Insurance Premium Tax	Fee	Total
£4,000.00	£480.00	£400.00	£4,880.00

In accordance with the authority granted under binding authority number(s) B1179I272723000 to the signatory and in consideration of the premium paid specified herein, the said Insurers are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

In Witness whereof this policy has been signed by



Danny French (CEO)

Schedule of Insurer(s)	Contract(s)	Percentage
AXA XL Insurance Company UK Limited	B1179I272723000	30.00%
Allianz Global Corporate & Specialty SE	B1179I272723000	25.00%
AmTrust Europe Limited	B1179I272723000	25.00%
SiriusPoint International Insurance Corporation (PUBL) UK Branch	B1179I272723000	15.00%
HDI Global Specialty SE	B1179I272723000	5.00%

Aqueous Underwriting is a trading name of Aqueous Management Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Aqueous Management Limited is registered in England and Wales. Company Number 09634781.

Registered Address at 10th Floor, 5 Churchill Place, London, E14 5HU.

The above details can be checked on the Financial Services Register by visiting the FCA website and searching by FRN.

Endorsements:

AQUW167 **Aggregate Limit Basis**

Limit of Indemnity Policy Condition A) and B) are deleted and replaced with:

- A) The maximum liability of the **Insurer** for all **Single Claims** during the **Period of Insurance** shall not exceed the **Limit of Indemnity**;
- B) The **Insurer** shall only be liable for that part of any loss arising from a **Single Claim** which exceeds the **Excess** and subject to the **Limit of Indemnity** for all **Single Claims**;

AQUW168 **Defence Costs Included within the Limit Basis - Excess applies to Defence Costs**

(A) What is Covered (Insurance Clause) Defence Costs is deleted and replaced with:

Defence Costs

The **Insurer** will pay **Defence Costs** incurred by the **Insurer** or by the **Insured** with the **Insurer's** prior written consent.

Defence Costs form part of the **Limit of Indemnity** and will erode any applicable **Excess** per **Single Claim**.

(B) Definition Single Claim is deleted and replaced with:

Single Claim shall mean

any one or more **Claims** or matters insured under this **Policy** (including **Defence Costs**) attributable to, based upon, consequent upon or arising out of the same act, error or omission, or series of acts, errors or omissions, or originating cause or source, regardless of whether one or more claimants, causes of action, or **Insureds** are involved.