



HETAS Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Market Presentation and Policy Wording.

These details are a record of the information provided to Royal & Sun Alliance. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RTT284415-838

Your Details:

Policyholder: Andrew Lovick t/as East Coast Chimney Sweep

Policyholder's Address: 102 Yarmouth Road, Caister-On-Sea, Great Yarmouth, Norfolk, NR30 5BT

Business Description: Chimney sweeping
Solid fuel installation and maintenance, including remedial works to chimneys and fireplaces
Other

Your Intermediary's Details:

Intermediary Name: Marsh Commercial

Address: Apex House, Apex House, Wainwright Road, Worcester, WR4 9FN

Your Policy Dates:

Period of Insurance: 13/09/2020 To: 12/09/2021

Your Premium Information:

Premium: [REDACTED] Insurance Premium Tax: [REDACTED]

Total Amount Due: [REDACTED]

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and malicious persons | 9. Subsidence |
| 4. Storm or flood | 10. Any other accident |
| 5. Escape of water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

If there are any additional Policy-level Clauses applicable, these are shown below

Property Damage Insurance

Not Insured

Business Interruption Insurance**Not Insured**

Virus, Disease and Pandemic Exclusion

Notwithstanding any provision to the contrary within the Policy, the Policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to:

1. Coronaviruses
2. Coronavirus disease (COVID-19);
3. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
4. Any mutation of or variation of 1), 2) or 3) above;
5. any infectious disease that is designated or treated as a pandemic by the World Health Organisation
6. Any fear or anticipation of 1), 2), 3), 4) or 5) above

Specified Items: 'All Risks'**Insured**

Property Insured

Item	Situation	Sum Insured	Policyholders Contribution
Portable Electronic Equipment	UK	£ Nil	£50
Tools and Equipment	UK	£ 1500	£150

The indemnity provided by the Specified Items: All Risks insurance is subject to an Insured's Contribution of £350 between 9pm and 6am whilst left in an unattended vehicle.

Contractors 'All Risks' (CAR) Insurance

Not Insured

Liability Insurance

Section 1

Employers' Liability	Limit of Indemnity
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
Any one Event arising directly or indirectly out of Terrorism	£5,000,000

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

Public / Products Liability

Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Section 3

Legal Defence Costs	Limit of Indemnity
Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4

Financial Loss**Limit of Indemnity**

- | | | |
|----|--|----------|
| A) | The total amount payable by the Company in respect of all damages costs and expenses arising out of any one claim during any Period of Insurance | £500,000 |
| B) | The total amount payable by the Company in respect of all damages costs and expenses arising out of all claims during any Period of Insurance | £500,000 |

If there are any additional Clauses applicable to Financial Loss Insurance, these are shown below.

Policyholder's Contribution (Financial Loss)

The indemnity provided by Section 4 is subject to a Policyholder's Contribution of the first 10 per cent of any one claim subject to a minimum contribution of £500 and a maximum contribution of £10,000

Professional Indemnity Insurance

Business: Testing and inspection services, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor.

Limit of Indemnity: £500,000 any one claim and in the aggregate

Retroactive Date: 13/09/2016

Insured's Contribution: £1,000 each and every claim

Personal Accident Insurance

Not Insured

Legal Expenses Insurance

This policy is extended to include Legal Expenses cover.

A) Any one Event Limit of Indemnity	£100,000
B) All claims and legal proceedings and Taxation Proceedings notified during any Period of Insurance Limit of Indemnity	£100,000

If there are any additional Clauses applicable to Legal Expenses Insurance, these are shown Below

Management Protection	Not Insured
------------------------------	--------------------

Terrorism Insurance	Not Insured
----------------------------	--------------------
