



Camberford
Underwriting

Public and Products Excess
Liability Insurance Insurance

Schedule

Reason for Issuance: New Business

Cover Overview 3

Limit of Liability & Underlying Policy 4

Endorsements 5

Premiums, Fees and Taxes 6

 Premiums 6

 Additional Fees 6

Cover Overview

Policy Number	B105323EOL817409								
Period of Insurance	From: Thursday 23rd of February 2023 Until: Thursday 22nd of February 2024 Both days inclusive at the local standard time of the insured								
The Insured	Rmss Ltd								
Business (of The Insured)	Security (Guards - excluding Doormen)								
Address of The Insured	80 Cambridge Heath Road London E1 5QJ								
Total Premium	£842.35 This is the total payable including all premiums, taxes, fees and service charges (which are detailed individually in this document).								
Underwriters for this policy	<table><thead><tr><th>Underwriter</th><th>Binding Authority Agreement Number</th></tr></thead><tbody><tr><td>Allied World Assurance Company (Europe) dac</td><td>B1053BA20114</td></tr><tr><td colspan="2">Privacy Policy: https://www.awac.com/privacy-policy</td></tr><tr><td colspan="2">Complaints Contact: Allied World Managing Agency Limited. Attn: Compliance Manager.19th Floor, 20 Fenchurch Street London EC3M 3BY. T: +44 (0)207 220 0751. E: AWE.Complaints@awac.com</td></tr></tbody></table>	Underwriter	Binding Authority Agreement Number	Allied World Assurance Company (Europe) dac	B1053BA20114	Privacy Policy: https://www.awac.com/privacy-policy		Complaints Contact: Allied World Managing Agency Limited. Attn: Compliance Manager.19th Floor, 20 Fenchurch Street London EC3M 3BY. T: +44 (0)207 220 0751. E: AWE.Complaints@awac.com	
Underwriter	Binding Authority Agreement Number								
Allied World Assurance Company (Europe) dac	B1053BA20114								
Privacy Policy: https://www.awac.com/privacy-policy									
Complaints Contact: Allied World Managing Agency Limited. Attn: Compliance Manager.19th Floor, 20 Fenchurch Street London EC3M 3BY. T: +44 (0)207 220 0751. E: AWE.Complaints@awac.com									

Limit of Liability & Underlying Policy

Limit of Liability and Underlying Policy

Public and Products Liability Excess Of Loss	Description	Limit of Liability
	<p>Any one claim against you or series of claims against you arising out of one occurrence.</p> <p>The Limit of Liability shall apply in the aggregate in respect of all occurrences arising during the period of insurance in respect of or arising out of (a) goods; or (b) liability which is of a type which under the underlying policy is subject to an aggregate limit of liability.</p> <p>Any costs and expenses which may be the subject of insurance under this Policy will be payable in addition to the Limit of Liability.</p>	£5,000,000

Underlying Policy

The Public and Products Liability policy or policies (or Public and Products Liability parts of such policy or policies) disclosed to us and for which an 'Underlying Policy Insurer' and 'Underlying Limit' are shown below

Underlying Policy Insurer	Underlying Limit
Zurich Insurance Company Ltd	£5,000,000

Underlying Policy Premium	£5,014
---------------------------	--------

Endorsements

Endorsements are additional terms incorporated into this policy.

Endorsements

Code	Title	Endorsement	Applicable to
AWEPPA03	Epidemics and W.H.O Declarations (Excess Of Loss Public and Products Liability)	<p>Notwithstanding any other provision of this Policy, this Policy does not insure any Loss of any kind caused by or attributable to:</p> <ol style="list-style-type: none"> 1. an outbreak of a disease that becomes an epidemic whether or not declared to be an epidemic by any competent civil authority; 2. an outbreak of a disease declared or categorised by the World Health Organisation as a pandemic; or 3. a Public Health Emergency of International Concern as declared by the World Health Organisation. <p>For the avoidance of doubt, where an epidemic, pandemic or Public Health Emergency of International Concern occurs, this Policy will not insure Loss of any kind for any period prior to such epidemic, pandemic or Public Health Emergency of International Concern.</p> <p>For the purposes of this endorsement:</p> <p>'Loss' has the meaning described or defined in the Policy and includes damages the insured becomes legally liable to pay, including related claimant costs awarded, and in addition includes but is not limited to any kind of pecuniary losses whether described as compensation, legal costs, other costs, expenses, fees, charges or similar terms.</p>	Whole Section
XLFL02	Heat Away Exclusion (Excess Of Loss Public and Products Liability)	<p>We will not insure you under this Policy against liability arising from any work carried on away from your premises involving the use application or intentional generation of any heat, naked flame or spark.</p>	Whole Section
PLXOL01	Security Risks Primary Policy Contractual Liability Endorsement	<p>Notwithstanding Policy General Exclusion 11 (Contractual Liability), we will insure you in respect of liability assumed by you by agreement provided that the underlying policy contains express acceptance of such agreement.</p>	Whole Section
AWXOL01	Large Event Exclusion (Security Excess Of Loss Public/Products Liability)	<p>We will not insure you in respect of liability arising from or contributed to by events</p> <ol style="list-style-type: none"> a. which are attended by in excess of 20,000 people and for which you provide management or oversight of security or otherwise are engaged to determine the scope of security; and/or b. which are attended by in excess of 80,000 people and for which you are engaged to provide security services of any nature. 	Whole Section

Premiums, Fees and Taxes

Premiums

	Premium	UK IPT	Total Payable
Excess Of Loss Public and Products Liability	£752.10	£90.25	£842.35
TOTAL:	£752.10	£90.25	£842.35

Additional Fees

	Fee	VAT	Total Payable
TOTAL:	£0.00	£0.00	£0.00

TOTAL PAYABLE:	£842.35
-----------------------	----------------

Signed for and on behalf of Camberford Underwriting and so authorised to sign this Policy by the Underwriters



Simon Carter
Managing Director
Camberford Law Limited t/a Camberford Underwriting

Date: 22/02/2023