

## Contractors Combined Schedule

<b>Policy Number:</b>	BD21WBS/02079		
<b>Period of Insurance:</b>	<b>From:</b> 01/04/2021	<b>To:</b> 31/03/2022	
	both days inclusive at the mailing address of the <b>Insured</b>		

### CONTRACT PARTIES

<b>Insurer:</b>	Builders Direct S.A a private limited company, incorporating and existing under the laws of the Grand-Duchy of Luxembourg, registered with the Luxembourg Trade and Companies Register under number B175.694 and having its registered office at 253 , rue de Beggen,L-1221 Luxembourg ( including any of its Affiliates referred to as the Company
<b>Registered Address:</b>	8C, rue Collart,, L-8414 Steinfort, Luxembourg
<b>Insured:</b>	South Oxfordshire Archaeological Group
<b>Subsidiary Companies:</b>	
<b>Correspondence Address:</b>	SOAG Secretary, 21 Oakley Lane, Chinnor, Oxon, OX39 4HT
<b>Business Description:</b>	SOAG brings together individuals who are interested in archaeology, to inform, encourage research, stimulate further interest and enthusiasm, and generally act as a forum for archaeology in South Oxfordshire

### BROKER DETAILS

<b>Broker Name:</b>	Wessex Business Services Ltd
<b>Broker Address:</b>	21 High St, Overton, Basingstoke, RG25 3HB

<b>Currency:</b>	GBP
------------------	-----

### PREMIUM AND TAX

<b>Annual Premium</b>	GBP	£ 216.25	<b>IPT:</b>	GBP	£25.95	<b>Total Premium:</b>	GBP	£242.20
-----------------------	-----	----------	-------------	-----	--------	-----------------------	-----	---------

<b>Premium for Policy Period:</b>	GBP	£ 216.25	<b>IPT:</b>	GBP	£25.95	<b>Total Premium:</b>	GBP	£242.20
-----------------------------------	-----	----------	-------------	-----	--------	-----------------------	-----	---------

<b>Insurer Participation:</b>	100% share of risk
-------------------------------	--------------------

## OPERATIVE SECTIONS OF COVER

The Sections of this **Policy** shall only be operative where indicated below. If a Section is not operative, it is of no effect and cover will not be granted under it.

Section	Operative (Yes/No)
Section A – Employers' Liability	Yes
Section B – Public and Products Liability	Yes
Section C – Contractors All Risks	Yes


SECTION A– EMPLOYERS' LIABILITY	Limit of Liability	
Employers' Liability	£10,000,000	any one Occurrence
Including sub-limits of liability		
Asbestos	£5,000,000	Any one Occurrence
Terrorism	£5,000,000	Any one Occurrence
Section Minimum & Deposit Premium	100%	

SECTION B - PUBLIC, PRODUCTS AND POLLUTION LIABILITY	Limit of Liability	
Public Liability	£5,000,000	any one Occurrence
Including sub-limits of liability		
Advertising liability	£1,000,000	any one Occurrence and in the Annual Aggregate inclusive of All Costs and Expenses
Products Liability	£5,000,000	any one Occurrence and in the Annual Aggregate
Pollution Liability	£5,000,000	any one Occurrence and in the Annual Aggregate
Combined single limit for the Public, Products and Pollution liability sections	£5,000,000	any one insured event
Financial Loss	Not Operative	
Section Minimum & Deposit Premium	100%	

Conditions Applicable To SECTION B - PUBLIC, PRODUCTS AND POLLUTION LIABILITY	
Endorsements	Operative (Yes/No)
Heat Work Away	Yes
Heat Work Away Conditions	No
Failure to Perform	No
Critical Aviation / Military / Naval Products	No
J.C.T. Clause 21.2.1 / 6.5.1	No

<b>SECTION C – CONTRACTORS ALL RISKS</b>	<b>Sum Insured</b>	
Owned Plant	£8,500	any one Occurrence
Maximum Value Any One Item of Owned Plant	-	any one Occurrence
Hired-in Plant	£200	any one Occurrence
Maximum Value Any One Item of Hired-in Plant	£25,000	any one Occurrence
Continuing Hire Charges	-	any one Occurrence
Section Minimum & Deposit Premium	100%	

<b>EXCESS OR DEDUCTIBLES</b>			
Any applicable <b>Deductible, Excess</b> or <b>Time Excess</b> will apply in respect of any one occurrence unless otherwise stated			
<b>Section</b>	<b>Excess or Deductible</b>	<b>Amount</b>	
Employers Liability	Excess	NIL	Any one Occurrence
Public Liability			
Third Party Property Damage	Excess	£350	Any one Occurrence
Injury	Excess	£350	Any one Occurrence
Products Liability	Excess	£350	Any one Occurrence
Pollution Liability	Excess	£350	Any one Occurrence
Contractors All Risks			
Own Plant	Excess	£350	Any one Occurrence
Hired In Plant	Excess	£350	Any one Occurrence

<b>Authorised Signature of the Insurer</b>	<b>Date</b>
	19/03/2021

## **Appendix A – Applicable Endorsements**

### GEN 11 - Hazardous Locations Exclusion

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage including denial of access caused by or arising from work undertaken whether carried out by the Insured or persons acting on behalf of the Insured in any capacity in, at or on any of the following:

- (a) aerodromes aprons runways airside helipads or landing strips
- (b) aircraft or other aerial devices mechanically propelled or otherwise
- (c) jetties or piers
- (d) hovercraft or air cushioned vehicles
- (e) ships or watercrafts in any capacity
- (f) installation maintenance &/or repair of railway track and signalling equipment
- (g) dams aqueducts or bridges
- (h) mines or quarries
- (i) nuclear power stations or any designated nuclear sites
- (j) chemical plants oil refineries petrochemical installations or storage sites relating to such
- (k) petrol tanks fuel tanks or storage vessels for such
- (l) tunnels, railways, roads or highways

#### PPL 66 - Underground Services Condition

It is a condition precedent to the Company's liability in respect of legal liability to pay Compensation for Damage and accidental injury under this Section in connection with any work which may result in Damage to underground services that the Insured:

- (a) has taken all reasonable measures to identify the location of such underground services before any work is commenced which may involve a risk of damage thereto
- (b) has retained a written record as may be required by the Company of the measures which were taken to locate such underground services before such work has commenced
- (c) has adopted or caused to be adopted a method of work which minimises the risk of damage to such underground services

Provided that:

The indemnity provided under this Section of this Policy shall not apply in respect of the first £2,500 of each and every loss in respect of any claims arising from any work which may result in Damage to underground services

#### GEN 14 - Height Limit Exclusion (1 Metres)

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a height above 1 metres from the surrounding floor or ground level

#### GEN 15 - Heat Process Exclusion

The indemnity provided by this Policy shall not apply in respect of any claim arising in connection with any heat process carried out by the Insured

#### GEN 17 - Depth Limit Exclusion (2 Metres)

The indemnity provided by this Policy shall not apply in respect of any claim for legal liability to pay Compensation for Bodily Injury accidental injury or Damage directly or indirectly resulting from or in consequence of work undertaken at a depth below 2 metres from the surrounding floor or ground level

#### EL 4 - Volunteers Extension

It is hereby noted and agreed that General Definition 16 - Employee is restated to read as follows

The word 'Employee' shall mean any

- (a) Person under a contract of service or apprenticeship with the Named Insured
- (b) Labour only sub-contractor or working labour master or any person directly supplied by them
- (c) Self-employed person providing labour only
- (d) Person hired to or borrowed by the Named Insured
- (e) Person under work experience or similar schemes
- (f) Person volunteering to assist or co-opted to assist the Named Insured

Whilst working directly for the Named Insured in connection with the Business.

#### GEN 33 - Exclusion: Coronavirus and/or Pandemic

Insured section: General Exclusions

The following clause and definition are added to and incorporated into the 'General Exclusions' (or otherwise) section of this policy.

General Exclusions:

Coronavirus, epidemic and/or pandemic

Regardless of any provision to the contrary, the policy excludes any damage or loss or interruption or interference directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:

a) any Coronavirus including but not limited to;

i) COVID-19;

ii) Severe Acute Respiratory Syndrome (SARS); or

iii) MERS-CoV;

b) any epidemic or pandemic which poses a threat to human health whether officially declared an epidemic

or pandemic or not; or

c) any mutation, variation, fear or threat of a) or b) above,

or similar or equivalent in the future

GEN 28 - Premium Payment Clause

The Insured undertakes that premium will be paid in full to underwriters 45 days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to the Company, by the day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) the Company shall have the right to cancel this policy by notifying the Insured via the broker in writing. In the event of cancellation, premium is due to the Company on a pro rata basis for the period that the Company are on risk but the full policy premium shall be payable to the Company 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 the Company shall give not less than 15 days prior notice of cancellation to the Insured via the broker. If premium due is paid in full to the Company before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not effect the other provisions of this clause which will remain in full force and effect.