



Commercial Combined Renewal Schedule

The Insured	Radiant Heating Solutions Ltd T/As Radiant renewables & Radiant Installations Ltd
Policy number	PC226480
Broker name	ADDINGSTONE INSURANCE SOLUTIONS LTD
Period of insurance from	24/07/2023
Period of insurance to	23/07/2024
Policy form reference	SME500M.14

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The business	Office Risk
Address	Barn B The Old Barn Mill Lane Grantham United Kingdom NG32 2FU

Summary of cover

Material damage 'all risks'	Insured
Business interruption	Insured
Book debts	Not insured
Money	Not insured
Deterioration of stock	Not insured
Engineering breakdown	Not insured
Computer breakdown	Not insured
Terrorism	Not insured
Goods in transit	Not insured
Specified items 'all risks'	Not insured
Employers' liability	Not insured
Public liability	Not insured
Products liability	Not insured
Employee dishonesty	Not insured
Cyber	Not insured
Legal expenses	Insured
Personal accident	Not insured
Contract works	Not insured
Employees' personal tools and effects	Not insured
Owned plant	Not insured
Hired-in plant	Not insured

Material damage 'all risks'

Refer to section A in **your** Commercial Combined policy.

Denotes index linking

Material damage 'all risks' extensions

Accidental discharge of gas systems	£5,000
Capital additions	£500,000 or 20% of the sum insured for Section A, whichever is the lesser
Exhibition, trade fairs and conferences cover	£10,000
Landscaped gardens	£50,000 or 20% of the sum insured for Section A, whichever is the lesser
Metered supplies	£10,000
Outside catering	£5,000
Personal effects	£1,000
Theft of keys	£2,500
Trace and access	£25,000 or 10% of the sum insured for Section A, whichever is the lesser
Unauthorised use of electricity, gas, oil or water	£10,000 or 10% of the sum insured for Section A, whichever is the lesser

Premises cover

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total **excess** and includes any policy, voluntary and/or amended **excesses** that apply.

Address: Barn B, Hougham Mill Lane, Marston, Grantham, United Kingdom, NG32 2FU

Trade(s) performed at this premises: Office Risk

Buildings

Inflation protection - Day One No

Buildings sum insured Nil

Tenants improvements Nil

Loss of rent Nil

Stock

Stock £8,000

Contents

Inflation protection - Day One No

Computer and electronic equipment sum insured £10,000

Machinery, plant and all other contents sum insured £10,000

Material damage excesses

Material damage - **excess** £350

Premises endorsements

The **premises** cover is subject to the endorsements shown below. Full endorsement wording (s) are listed under the Premises specific endorsements and subjectivities wordings section, or under Endorsements and subjectivities wordings section at the end of this schedule.

CCI047 Portable heater condition

Premises specific endorsements and subjectivities wordings

There are no premises specific endorsement and subjectivities wordings applicable.

Business interruption

Refer to section B1 in **your** Commercial Combined policy

Item No.	5
Description	Increased cost of working
Increased cost of working	£100,000
Maximum indemnity period	12 months

Business interruption extensions

Action of competent authorities	£25,000
Contract site	Nil
Documents	Nil
Exhibition site	£100,000
Food Safety Act	Nil
Loss of attraction	£25,000
Motor vehicles	Nil
Named diseases	£25,000
Patterns	Nil
Prevention of access	£25,000
Property stored	Nil
Public utilities – electricity, gas, water, telecommunications or internet services	£100,000
Transit	£25,000
Unspecified UK customers	£50,000
Unspecified UK suppliers	£50,000

Book debts

Refer to section B2 in **your** Commercial Combined policy

Book debts - limit of indemnity	Not insured
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Business interruption and book debts endorsements

The Business interruption and book debts cover is subject to the endorsements shown below. Full endorsement wording(s) are listed at the end of this schedule under the Endorsements and subjectivities wordings section.

No endorsements or subjectivities applicable.

Legal expenses

Refer to section N in **your** Commercial Combined policy.

Legal expenses - limit of indemnity	£100,000
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Legal expenses endorsements

The Legal expenses cover is subject to the endorsements shown below. Full endorsement wording(s) are listed at the end of this schedule under the Endorsements and subjectivities wordings section.

No endorsements or subjectivities applicable.

Policy level endorsements and subjectivities

No endorsements or subjectivities applicable.

Endorsements and subjectivities wordings

CCI047 Portable heater condition

It is a condition precedent to **our** liability that any portable heater is:

- a) fuelled by electricity only; and
 - b) kept at least two metres away from any combustible materials; and
 - c) is in proper working order and annually PAT tested; and
 - d) not in use whilst the **premises** is unattended.
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Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich.

UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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