

# Taxi Operators' Liability Policy Schedule

<b>Policy Number</b>	HLBDX1267880/H21509		
<b>Policy Form Reference</b>	BS102-V5-201016		
<b>Insured</b>	De Vere Transport Ltd		
<b>Address</b>	Suite 1 Enterprise House Rippers Court, Sible Hedingham, Halstead	<b>Postcode</b>	CO9 3PY
<b>Effective Date</b>	01/02/2018		
<b>Expiry Date</b>	31/01/2019		
<b>Renewal Date</b>	01/02/2019		
<b>Reason for Issue</b>	New Business		
<b>Premium</b>	<b>Insurance Premium</b>	<b>Insurance Premium Tax</b>	<b>Administration Fee</b>
	£1,460.00	£175.20	£25.00
			<b>Total</b>
			£1,660.20
<b>Premium Basis</b>	Premium payable in full, based on the estimates provided, non adjustable		
<b>Intermediary/Broker</b>	Arthur J. Gallagher Insurance Brokers Ltd		
<b>Issued By</b>	Bluefin, 14 Kings Court, Newmarket, Suffolk, CB8 7SG		
<b>Underwritten By</b>	100% AXA Insurance UK Plc		
<b>Insured's Business Description</b>	Coach Operator		
<b>Number of vehicles</b>	24		
<b>Sections in Force</b>	Section 1 - Employers Liability	Covered	
	Section 2 - Public Liability	Covered	
	Section 2 - Products Liability	Covered	
	Section 3 - Personal Accident for directors, principals and partners	Covered	

Section 4 – Professional Indemnity	Not Covered
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## Limits

### Section 1 - Employers Liability

Employers Liability	£10,000,000	any one occurrence
<b>Manslaughter costs</b>	£1,000,000	in any one <b>period of insurance</b>
<b>Safety legislation costs</b>	£1,000,000	in any one <b>period of insurance</b>
<b>Terrorist act</b>	£5,000,000	any one event

### Section 2 - Public and Products Liability

Public Liability	£5,000,000	any one event
Products Liability	£5,000,000	in any one <b>period of insurance</b>
Data protection	£250,000	in any one <b>period of insurance</b>
Environmental clean up costs	£100,000	in any one <b>period of insurance</b>
<b>Manslaughter Costs</b>	£1,000,000	in any one <b>period of insurance</b>
<b>Safety legislation costs</b>	£1,000,000	in any one <b>period of insurance</b>
<b>Terrorist act</b>	£2,000,000	any one event
<b>Passenger effects</b>	£500	any one item of baggage or personal effect
<b>Passenger effects</b>	£1,500	any one passenger
<b>Passenger effects</b>	£50,000	any one vehicle
<b>Passenger effects</b>	£100,000	in any one <b>period of insurance</b>

### Section 3 – Personal Accident for directors, principals and partners.

Death benefit	£20,000	
<b>Loss of limb benefit</b>	£20,000	

Loss of sight benefit	£20,000	
Permanent total disablement benefit	£20,000	

Excess	Third party property damage	£350
	Passenger effects	£250

**Endorsements**

**CL2015 - 8 - Medical treatment exclusion**

Under Section 2 - Public and products liability **we** will not cover claims caused by or arising from the administration of any drugs or any medical treatment performed by **you** or on **your** behalf.

**CL2015 - 7 - Sub-contractors insurance condition**

Under Section 2 - Public and products liability the following condition is added.

**Sub-contractors insurance condition**

If **you** appoint any sub-contractor (other than an employed person) **you** must take reasonable steps to obtain confirmation from the sub-contractor, prior to starting work, that they have Public Liability insurance in force throughout the period of their involvement which provides cover equivalent to that provided under this **policy** and retain details of such confirmation.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

**Where Employers' Liability Cover has been requested:**

**Employer Registration Number (ERN)** To be confirmed

Subsidiary Companies covered by this Policy	Name	ERN