

Liability Insurance Schedule

Self Assured Underwriting Agencies Limited

Form SAUA PLPS 01/23

Schedule

1.1	Policy Number:	SALSALIA/J269339/0120/23	
1.2	Wording:	Liability Insurance Policy (SAUA Leisure Trades PLPW1222)	
1.3	Insured:	Sara Hill t/a The Sewing Table	
1.4	Insured Address:	The Lime, Innerleithen, EH44 6PD	
1.5	Period of Insurance:	From: 15 May 2023 To: 14 May 2024 Both dates inclusive Local Standard Time at the address stated above	
1.6	Business:	Sewing classes	
1.7	Limit of Liability:	Employers Liability:	Not covered
		Public Liability:	GBP 2,000,000 any one Occurrence , defence costs and expenses in addition
		Products Liability:	GBP 2,000,000 any one Occurrence and in the aggregate, defence costs and expenses in addition
1.8	Excess:	Property Damage GBP 250 each and every Occurrence	
1.9	Premium:	Employers Liability	GBP 0.00
		Adjustable on clerical Employees at:	
		Adjustable on all other Employees at:	
		Public/Products Liability	GBP 105.00
		Adjustable on United Kingdom turnover:	%
		Insurance Premium Tax:	GBP 12.60
		Total Premium:	GBP 117.60



1.10 Endorsements:

1. Excess

We shall not indemnify **You** in respect of the first GBP 250 of all claims (including costs and expenses) arising from **Damage** to **Property**.

If any amount paid by **Us** includes the above amount **You** shall reimburse **Us**.

All other terms and conditions remain unaltered.

2. Leisure Services Extension

SEL 162 12/15

(a) Participant to Participant Extension

This policy is extended to include liability, where requested by **You** as if individual cover had been issued to each individual participating in **Your Business**, subject to the following conditions:

(i) this policy will not apply where there is a more specific insurance in force; and

(ii) nothing contained herein shall increase **Our** liability under the Limit of Liability stated in the Schedule.

(b) **Financial Loss Extension**

Section 2 – Public Liability and Section 3 – Products Liability extends to cover **You** against all sums which **You** shall become legally liable to pay as damages and claimants costs and expenses for accidental financial loss, being a pecuniary loss, cost or expense and not occasioned by **Injury, Damage to Property or Pollution**, in connection with the **Business** during the Period of Insurance.

Our liability under this extension shall not exceed GBP 100,000 in the aggregate in any one **Period of Insurance**.

The Excess under this extension shall be GBP 1,000 or 5%, whichever is the greater.

We will not cover **You** under this extension against liability arising from:

- (i) fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement or breach of contract, injurious falsehood or passing off or infringement of trademark, trade name, merchandise mark, registered design, copyright or patent right or negligent mis-statements; or
- (ii) any act or libel or slander or defamation; or
- (iii) the abandonment or postponement of any exhibition, meeting, function or other event organised by **You**; or
- (iv) the Data Protection Act 1998 and the Data Protection Act 2018; or
- (v) any prototype goods which are supplied on an experimental or trial basis; or
- (vi) the non-delivery or late delivery of any goods or non-completion or late completion of works or operations by **You** or on **Your** behalf; or
- (vii) the failure or unsuitability of any **Product** where such failure or unsuitability is directly or indirectly traceable to any defect in the design, formula, specification or quality assurance system of such **Product**; or
- (viii) the loss of money or for refunds, securities and electronic data.

All other terms and conditions remain unaltered.

3. Bona Fide Sub-Contractors Extension

SEL 079 12/15

We will cover **You** under this policy against liability arising from work undertaken on **Your** behalf by independent contractors (not defined as **Employees**) provided that at the time of engaging such contractors **You** have obtained and retained a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to **Employees**; and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on **Your** behalf and with a Limit of Liability not less than that applying to this policy and containing a clause covering **You** as a principal.

All other terms and conditions remain unaltered.



4. Treatment Exclusion

SEL 056 12/15

We will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from the provision of any medical or other bodily treatment (other than first aid and ambulance services).

All other terms and conditions remain unaltered.

5. Libel and Slander Exclusion

SEL 032 12/15

We will not cover **You** under Section 2 – Public Liability and Section 3 – Products Liability against liability arising from:

- (a) libel, slander, defamation or malicious falsehood; or
- (b) slander of title of goods or other injurious falsehood; or
- (c) wrongful misrepresentation.

All other terms and conditions remain unaltered.

6. Coronavirus Absolute Exclusion (applies to all Liability sections other than Employers Liability)

Notwithstanding any other provision, no cover is provided under this policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (i) any fear or threat (whether actual or perceived) of: or
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV2), or any mutation or variation thereof.

All other terms and conditions remain unaltered.

1.11 Notification of Claims to:

Charles Taylor General Adjusting Services Limited
The Minster Building
21 Mincing Lane
London
EC3R 7AG

Tel: 01243 219599
[Email: axaxlclaims@ctplc.com](mailto:axaxlclaims@ctplc.com)

Signed:



Rob Garrett

**Self Assured Underwriting Agencies Limited on behalf of
Certain Underwriters at Lloyd's in respect of Syndicate 2003.**

Dated: 16 May 2023

Liability Statement of Fact

Self Assured Underwriting Agencies Limited

Important Notice

Please read the following information carefully as it is a record of the information given by you and/or your behalf.

This information has been used to decide the premium to charge you and the terms on which to provide cover to you.

If the information is correct, to the best of your knowledge and belief, you need take no further action.

However, if any of the following details appear to be incomplete or incorrect, please contact us as soon as practicably possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Statement of Facts.

Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.

Policy Number:	SALSALIA/J269339/0120/23	
Name of Proposed Insured:	Sara Hill t/a The Sewing Table	
Correspondence Address of Proposed Insured:	The Lime, Innerleithen, EH44 6PD	
Trade or Business:	Sewing classes	
The Proposed Insured is a:	Sole Proprietor	
Cover and limits of liability:	a) Employers Liability:	Not covered
	b) Public/Products Liability:	GBP 2,000,000
The Annual Wageroll is:	a) Clerical:	GBP Nil
	b) All Other Employees:	GBP Nil
The Annual Turnover is:	GBP 12,000 UK,	

The Insured is domiciled in the:

United Kingdom and/or the Isle of Man and/or the Channel Islands.

No proprietor, partner or Director of the Proposed Insured has ever:

- 1 had a proposal declined by an insurer
- 2 had an insurance renewal refused by an insurer
- 3 had an insurance cancelled by an insurer
- 4 had special terms imposed on an insurance
- 5 had any convictions for any criminal offence involving dishonesty arson theft or wilful damage or any prosecutions pending
- 6 been declared bankrupt or insolvent or been the subject of bankruptcy proceedings
- 7 suffered any loss or had any claim made against them whether insured or not in the last five years (including current knowledge of any impending circumstances which could give rise to a claim)

The work of the trade or business does not involve

- 1 work at heights exceeding 5 metres or depths exceeding 0.5 metres
- 2 the use of chemicals or other substances which could be harmful to health
- 3 the use of fixed woodworking machinery by employees

The trade or business for which insurance is being sought is done within:

United Kingdom

The work of the trade or business does not involve the use of heat equipment:

Yes

No subsidiary companies are included within this insurance quotation?:

Yes

The work of the trade or business does not involve any work carried out at or on or in connection with:

- 1 demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- 2 construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
- 3 underpinning pile driving tunnelling quarries collieries mines ships blast furnaces power stations offshore gas or oil installations chemical works or gas refineries or storage facilities or any installation where nuclear processing is undertaken
- 4 use of explosives
- 5 airside or on or in the immediate vicinity of aircraft
- 6 docks harbours railways or watercraft