

ENVIRONMENTAL SERVICES COMBINED LIABILITY INSURANCE SCHEDULE

POLICY NUMBER
B1903174181093

INSURED
Biowise Limited & Dispit Limited & Wastewise (UK) Limited

CORRESPONDENCE ADDRESS
Albion Lane Willerby Hull HU10 6TS

BUSINESS DESCRIPTION
Composting Facility, Inert Landfill, Recycling Facility and Property Owners

PERIOD OF INSURANCE
From: 14th May 2018 To: 14th June 2019 Both Dates Inclusive Local Standard Time at the Insured's Address

LIMITS OF INDEMNITY				
Section	Insured	Limit of Indemnity		
A. Employers Liability	Yes	GBP 10,000,000	any one occurrence including costs and expenses	
B. Public Liability	Yes	GBP 10,000,000	any one occurrence	
C. Products Liability	Yes	GBP 10,000,000	any one occurrence and in all in the Period of Insurance	
D. Pollution Liability	Yes	GBP 10,000,000	any one occurrence and in all in the Period of Insurance	
E. Financial Loss	Yes	GBP 250,000	any one occurrence and in all in the Period of Insurance	

PREMIUM			
Section	Pro Rata Premium (Minimum & Deposit)	Insurance Premium Tax	Total
A. Employers Liability	GBP [REDACTED]	GBP [REDACTED]	GBP [REDACTED]
B. Public Liability	GBP [REDACTED]	GBP [REDACTED]	GBP [REDACTED]
C. Products Liability	Included in Section B above	Included in Section B above	Included in Section B above
D. Pollution Liability	Included in Section B above	Included in Section B above	Included in Section B above
E. Financial Loss	Included in Section B above	Included in Section B above	Included in Section B above
Total Amount Due (including 12% Insurance Premium Tax)			GBP 36,014.09
Note – Premium is adjustable on declaration of Wages and Turnover			

EXCESS			
Section	Excess		
A. Employers Liability	Nil		
B. Public Liability	GBP 1,500	Third Party Property Damage / Bodily Injury	
C. Products Liability	GBP 1,500	Third Party Property Damage / Bodily Injury	
D. Pollution Liability	GBP 1,500	Third Party Property Damage / Bodily Injury	
E. Financial Loss	GBP 5,000		
<ol style="list-style-type: none"> 1. The Insured shall be responsible for the first amount of each and every claim or series of claims arising from one source or original cause as indicated above. 2. The amount shown is inclusive of all costs, expenses and adjusters' fees incurred. 3. Underwriters may require the Excess to be paid at any time during the investigation, defence or settlement of any claim. 4. The Insured shall comply with Condition 5. "Claims Procedure" as if no Excess applied. 5. The term "claim" means any notification forwarded to Miles Smith in compliance with Condition 5. "Claims Procedure". 			


RETROACTIVE DATE
11 th May 2013

APPLICABLE WORDING:	Miles Smith Environmental Services Wording 2011 (01/11)
ENDORSEMENTS:	<p>In addition to the terms, conditions and exclusions of the above policy wording the following endorsements apply:-</p> <p>Sanction Limitation and Exclusion Clause [LMA3100 as attached]</p> <p>Waste Disposal Warranty [MS05 as attached]</p> <p>Waste Site Exclusion [MS06 as attached]</p> <p>Miles Smith Hazardous Waste Conditions 2006 (03/06) [MS07 as attached]</p> <p>Miles Smith Clean Up Costs Extension [MS09 as attached]</p> <p>Renewal Bonus Condition [Aspen 115a] [as attached]</p> <p>Insurance Act 'Contracting In' Endorsement [as attached]</p> <p>Note of Interests [as attached]</p> <p>Miles Smith Skip Conditions [MS01 as attached]</p>

INSURERS	
The insurance provided by this contract is shared between the following companies and Lloyds' syndicates in the proportions stated below.	
Insurer	Proportion
Aspen Insurance (UK) Limited	100%

THIS IS TO CERTIFY that in accordance with the authority granted to us under Contract Number B190317418, the above Insurers are hereby bound to insure in accordance with the terms and conditions as attached hereto or as entered hereon. The subscribing Insurers' obligations under this Contract are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

IN WITNESS WHEREOF this Certificate has been signed at LONDON this 13th June 2018 by MILES SMITH LIMITED Authorised Signatory



13/06/18