

Policy Number: IP25ACOUR00026166600

INSURED

Name of Insured	WHG REMOVALS LIMITED
The Premises Address	Britannia Court, 5 Moor Street, Worcester, England, WR1 3DB
Trade/Business	
Primary Trade	Removal contractor up to 44t GVW
Additional Trade(s)	Courier/Light Haulage up to 7.5t GVW

IMPORTANT INFORMATION

Reason For Issue	New Business
Date of Issue	02/01/2025 17:18:18
Policy Wording Version	Couriers Hauliers and Household Removers Policy V1.1 OCT22
Effective Date	03/01/2025 00:01
Renewal Date	03/01/2026 00:01
Insurance Premium	£1,246.29
IPT (Insurance Premium Tax at the current rate)	£149.55
Policy Fee	£10.00
Annual Premium	£1,405.84

YOUR INSURANCE BROKER'S DETAILS

Broker Name	Coversure Bromsgrove
Broker Telephone Number	01214486914
Broker Address	Coversure House, 72 Sherwood Road, Bromsgrove B60 3DR
iprism Agency Reference	ACOV0077

SECTION 1 - PUBLIC LIABILITY

Item No	Description	Limit of Indemnity
	Public Liability (Any one claim or series of claims arising out of any one event)	£2,000,000

SECTION 2 - EMPLOYERS LIABILITY

Item No	Description	Limit of Indemnity
	Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

None applicable

EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Public and Products Liability	£250
Section 2 - Employers' Liability	NIL

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YOUR INSURERS

Sections 1 - 2 and Optional Extensions are provided by

Insurer:	Tokio Marine HCC
Registered Number:	01575839
Registered Office:	Fitzwilliam House, 10 St Mary Axe, London, EC3A 8BF
Website:	www.tmhcc.com
FCA Registration Number:	202655
Complaint Address:	Compliance Officer, Tokio Marine HCC, 1 Aldgate, London, EC3N 1RE
Complaint Telephone:	020 7702 4700
Complaint E-Mail:	tmhcccomplaints@tmhcc.com

Tokio Marine HCC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This insurance is underwritten by Tokio Marine HCC under delegated authority and is administered and arranged by iprism Underwriting Agency Ltd

Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

- a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or
- b) suspend the cover granted under this Policy:
 - i) from the date You failed to fulfil the obligation(s) (or part of an obligation),
 - ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker.

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Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 2nd Floor, 17 Bevis Marks, London, EC3A 7LN.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at www.iprism.co.uk/client-info for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

Dedicated Claims Telephone: 0333 005 1616

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers