

The Schedule



Broker	Carroll Insurance Group			
Policy Number	17017412			
Insured	Arrow Environmental Services Ltd			
Registered Address	Exchange Works, Kelvin Way, West Bromwich B70 7JW			
Business Description	Waste Management, Tank and Industrial Cleaning, Food Waste Recycling (Dairy Waste Water and Extracts), Jetting, Waste Oil Recycling, Effluent Treatment and Disposal, ADT (hazardous) Haulage, Skip Waste Contracting, Recycling in Packages, Drums and Bulk via Tankers and/or Trucks, Waste Transportation, Environmental & Health and Safety Advice, Property Owners			
Period of Insurance	1	31 March 2017	to	30 March 2018 (both days inclusive)
	2	Any subsequent period for which the Insurer shall have agreed to renew this Policy.		
Premium	GBP 11,230.00			
Insurance Premium Tax	GBP 1,123.00			
Total amount payable	GBP 12,353.00			

Sections	Operative	Adjustable	
Employers' Liability	Yes	Yes	
Public/Products Liability	Yes	Yes	
Schedule type	Policy		
Reason for issue	New business		

Dated 30 March 2017

Signed

The Schedule



Apportionment of Insurers

It is understood and agreed that the words 'Insurer' and 'Insurers' wherever they may appear in this Policy are deemed to be synonymous and wherever the term 'Insurer' appears it shall be deemed to refer collectively to the Insurers specified below.

Name of Insurer	Proportion of the risk insured	Reference number
Tokio Marine Kiln Syndicates Ltd	100%	17017412



General Endorsement Memoranda



TOKIOMARINE
KILN

Rates for adjustment:

Employers Liability – Minimum & Deposit		GBP	5,330.00
Adjustable at	0.20%	Clerical / Non Manual	GBP 110,000
		Supervisory	
	1.40%	Drivers	GBP 220,000
	2.00%	All Others Wageroll	GBP 125,000
Public/Products Liability – Minimum & Deposit		GBP	5,900.00
Adjustable at	0.25%	Estimated Total Turnover	GBP 1,850,000

Confined Space Work Condition – LS021 – as attached

Professional Indemnity Extension – as attached

Limit of Indemnity: GBP 500,000 any one claim and in the aggregate

Excess: GBP 500,000 each and every claim

Retroactive Date: 28th February 2007

Products / Pollution cover on claims made basis – retro-active date: 31st March 2003

Pollution is extended to include Financial Loss - retro-active date: 31st March 2003

Gas Free Certificate Warranty – as wording

Skip Condition – as wording



Employers' Liability Specification

Limit of Liability

Any one occurrence		GBP 10,000,000
Asbestos	Any one occurrence or series of occurrences arising out of one event	GBP 5,000,000
Terrorism	Any one occurrence or series of occurrences arising out of one event	GBP 5,000,000
Offshore	Any one occurrence or series of occurrences arising out of one event	GBP 5,000,000

Minimum Premium The insurance provided by this Section is subject to a minimum and deposit premium of GBP 5,330.00



Public and Products Liability Specification



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Limit of Liability

Public Liability	Any one occurrence	GBP 5,000,000
Products Liability	Any one occurrence and in the aggregate	GBP 5,000,000
Pollution	Any one occurrence and in the aggregate	GBP 5,000,000
Terrorism	Any one occurrence and in the aggregate	GBP 5,000,000

Deductible/Excess

1	Property Damage	GBP 2,500 Excess for Third Party Property Damage and Bodily Injury each and every claim increasing to GBP 5,000 in respect of Pollution – Pollution includes seepage	Excess
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Minimum Premium

The insurance provided by this Section is subject to a minimum and deposit premium of GBP 5,900.00



Confined space work condition – LS021

In respect of work carried out in a confined space it is a condition precedent to liability that

1. where required, Gas Free certificates are issued prior to work being carried out;
2. operatives engaged in this work have suitable protective clothing and breathing apparatus;
3. a suitably equipped operative is on standby at all times whilst work is undertaken; and
4. all **employees** engaged in this work have received appropriate training.

A confined space is a place which is substantially enclosed (though not always entirely) and where serious injury can occur from hazardous substances or conditions within the space or nearby.

