



Policy No. QCL/ELPL/2015/201018

Contractors Liability Insurance

SCHEDULE TO THE POLICY

Insurance Broker

Qdos Consulting
Sandringham Suite
Windsor House
Troon Way Business Centre
Humberstone Lane
Thurmaston
Leicestershire
LE49HA

Policyholder

Kocha Ltd.
40, Monmouth Close, Ipswich, IP28RS

Business

IT Contractor

Period of Insurance

From 27/08/2015 to 26/08/2016
both dates inclusive Local Standard Time

Limits of Indemnity

Section 1 - Employers Liability

GBP 10,000,000 but GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore or arising out of exposure to asbestos

Section 2 - Public/Products Liability

GBP £1,000,000 any one occurrence but in the aggregate in the Period of Insurance in respect of Products

Section 3 - Pollution Liability

GBP £1,000,000 in all in the Period of Insurance

Excess
Section 1 - Employers liability

NIL

Sections 2 and 3 - Public/Products/Pollution Liability

GBP 1,000 Each and every occurrence in respect of loss of or damage to tangible property only costs inclusive arising out of the use of any oxy-acetylene or electric welding or cutting/grinding equipment or blow lamps or blow torches and/or arising out of the ownership possession or use of asphalt bitumen pitch or tar heaters

GBP 500 Each and every occurrence in respect of loss of or damage to tangible property only costs inclusive arising out of any other cause

Wordings and Conditions
Policy Wording:

Contractors Liability Insurance CCL01/08

Endorsements applicable to the policy

<u>Reference</u>	<u>Title</u>	<u>Applicable Section(s)</u>
END0008-2008	Addition of Pure Products	2 & 3
END0038-2008	BFSC warranty	2 & 3
END0054-2008	Burning Welding & Cutting Conditions	2 & 3
END0245-2008	Professional Indemnity Exclusion Fee	2 & 3
END0417-2008	ELTO Notice to Policyholders	1
END0424-2008	IT Exclusion Clauses	2 & 3
END0152-2008	Employers Liability - Overseas Work Extension	1
END0283-2008	Territorial Limits	1, 2 & 3
HCC 201	Sanctions and Embargo Clause	1, 2 & 3

Premium

GBP £84.23 plus Insurance Premium Tax GBP £5.05



It is understood and agreed that Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters

SEVERAL LIABILITY NOTICE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown below.

IN WITNESS WHEREOF this Policy has been signed as follows:

100% HCC International Insurance Company PLC (the "Underwriters")

Important Notices

The cover provided under this policy is only applicable when a valid Certificate has been issued.

All claims and enquiries should be addressed to:

HCC International Insurance Company PLC
Walsingham House
35 Seething Lane
London
EC3N 4AH

Telephone: 020 7680 3000

The Proposal or any other information supplied by the Assured forms part of the contract of insurance.

You are reminded that a failure to comply with your duty to disclose all material facts accurately and completely at inception, and all material changes during the period of cover could result in the contract being avoided by Underwriters, and/or claims not being met. You are also reminded that claims must be promptly notified in accordance with the terms herein and that all material facts pertaining thereto must be disclosed.

The due observance and fulfilment of the terms and conditions of this Certificate insofar as they relate to anything to be done or complied with by the Assured shall be a condition precedent to any liability of Underwriters to make any payment under this Certificate.

HCC International Insurance Company PLC is authorised and regulated by the Financial Services Authority.

Please read this document carefully to ensure it meets your requirements. Please advise HCC International Insurance Company PLC immediately if any of the details contained herein are incorrect.