Schedule of cover

Policy number A85033/0620; Core Finity Ltd

Section of cover 1 - Professional liability

£5,000,000 Limit:

£500 Excess:

Jurisdiction: Worldwide (excluding USA / Canada)

Section of cover 2 - Public/products liability

Limit: £5,000,000

£250 in respect of property damage Excess:

Jurisdiction: United Kingdom

Section of cover 3 - Directors and officers

Not Insured.

Section of cover 4 - Entity defence

Not Insured.

Section of cover 5 - Employers liability

£10,000,000 I imit:

Section of cover 6 - Employment law protection

Not Insured.

Section of cover 7 - Property damage

Overall sum insured: £50,000

See Schedule of Premises

Excess:

Section of cover 8 - Business interruption

£100,000 Flexible first loss:

Loss of Revenue and/or

increase cost of working:

Maximum cover period:

Additional cost of

working:

Section of cover 9 - Money and personal assault

Sums insured, benefits, excess etc. are shown within the cover

Not Insured

Not Insured

12 months

section

loss of money from locked safe at the premises

loss of money from locked safe at private residence

other loss of money

death/loss of limbs, sight, speech or hearing/permanent

disablement

temporary total disablement

(unless the amounts are amended by endorsement)

Section of cover 10 - Damage to portable equipment

Included within Business Equipment Sum Insured:

under section of cover 7

Excess: £250

Section of cover 11 - Fidelity

Not Insured.

Section of cover 12 - Cyber and data risks

£2,000,000 I imit:

as stated in the cover section Excess: £500

Schedule of premises

Policy number A85033/0620; Core Finity Ltd

Premises 1:

Address: Ls1 Headrow, 113 The Headrow, West Yorkshire LS1 5JW

Buildings sum insured: Not insured

Business equipment sum insured: £50,000

Endorsements

Policy number A85033/0620; Core Finity Ltd

These endorsements amend the cover provided by your policy A85033/0620 (Policyholder: Core Finity Ltd)

Please read the endorsements carefully and if you have any queries, contact your insurance broker.

You should keep these endorsements with **your** policy document, policy schedule, and any other endorsements issued. **Your** policy document, policy schedule and endorsements, taken together, define the cover provided.

EndorsementRef: 100372 EFFECTIVE DATE: 01/06/2020

GOODS IN TRANSIT EXTENSION

Under section of cover 7 (property damage) **we** will pay **you** for **damage** to **property** occurring during the period of insurance shown in the policy schedule whilst in transit anywhere in the United Kingdom

What we will pay:

The most **we** will pay **you** in the period of insurance shown in the schedule is £10,000. **We** will not pay the first £500 of each claim, this must be paid by **you**. This applies to every separate incident or event of **damage**.

We will not pay you for damage to unattended goods in transit caused by theft or attempted theft.

However, we will pay you if the theft is:

- from an unattended vehicle or where the vehicle is stolen at the same time and
 - the goods in transit are concealed in a locked boot area within the vehicle, and
 - all points of access to the vehicle are securely locked and security devices put in full and proper operation, and all keys are removed and
 - force is used to gain entry to the vehicle and the entry causes external and visible **damage** to the vehicle
- between the hours of 19:00 and 08:00, is
 - garaged in a securely locked building, or
 - contained in a securely locked vehicle park or compound with security attendant on duty at all times.
- arising from defective or inadequate packing or insufficient labelling or incorrect addressing

EndorsementRef: 100480 EFFECTIVE DATE: 01/06/2020 **Coronavirus (COVID-19)**

Other than under sections of cover 'public/products liability' and 'employers' liability' **we** will not cover any claim for any loss that is caused by or arises in any way from

Coronavirus (COVID-19)

- severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- a mutation or variation of SARS-CoV-2
- a threat, fear or likelihood of infection with any of the above

EndorsementRef: R00029 EFFECTIVE DATE: 09/06/2020

CHANGE OF DEFINITION OF RETROACTIVE DATE

The definition of **retroactive date** in cover section 1 (Professional Indemnity) is deleted and replaced with the following:

Retroactive date means 1st June 2017

In all other respects the terms and conditions of **your** policy remain unchanged.

Signed:

Managing director, Markel (UK) Limited

Dated: 22-06-2020