

Combined Liability

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Combined Liability Policy Version 4.1.

Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.


Reason for Issue: Renewal
Policy Number: CL/1001957
Insurer Reference: RG BDX 7087342
Period: from 12/12/2025 to 11/12/2026
Broker: Giles Insurance (Slough)

Insured Details:

Insured: Events Factor Limited
Postal Address: White Barn, Blue Mill Lane, Woodham Walter, Maldon, Essex, United Kingdom, CM9 6LS
Business: Fun Food Catering Services

Policy Premium:	£441.69
Insurance Premium Tax (at the prevailing rate):	£53.00
Total Policy Premium:	£494.69
Underwriting Fee charged by Q Underwriting:	£30.00
Total Payable:	£524.69

Signed on behalf of Q Underwriting

A handwritten signature in black ink that reads 'M. R. Schofield'. Below the signature is a horizontal line with an arrow pointing to the right.

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 3 only, Markel International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£96.60
Public Liability	Insured	£345.09
Products Liability	Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000.00 any one Occurrence
2a. Public Liability	£5,000,000.00 any one Occurrence
2b. Products Liability	£5,000,000.00 in the aggregate

Excess: Please refer to Endorsements Applicable

Section 3 Legal Expenses

Your Sections of Cover	Limit of Indemnity any one claim	Excess for our choice of representative	Excess if you are able to choose your own representative
Employment disputes	£0.00	£0	£1,000
Employment compensation awards	£0.00	£0	£1,000
Property and landlord and tenant disputes	£0.00	£0	£1,000
Criminal defence	£0.00	£0	£1,000
(Interview under caution)	£2,500	£0	Not applicable
Tax Protection	£0.00	£0	Not applicable
Aspect enquiry	£0.00	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Regulatory compliance	£0.00	£0	£1,000
Court attendance costs	£1,000	£0	Not applicable
Contract disputes	£0.00	£500	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial Limits	Great Britain, Northern Ireland, the Channel Island and Isle of Man		
Minimum Sum in Dispute	Contract disputes - £1,000		
Maximum construction project value	Contract disputes - £500,000		

Endorsements

630 - Communicable Disease Exclusion (Applicable to Public & Products Liability)

The Provision headed Communicable Disease is deleted and replaced by the following:

We will not cover liability in respect of Injury or Damage arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

Definition of Communicable Disease

- a. Coronavirus being:
 - i. any coronavirus; or
 - ii. any disease caused by any coronavirus; or
 - iii. any mutation or variation of any coronavirus or of any disease caused by any coronavirus.
- b. Any other infectious disease in humans which has been determined or declared to:
 - i. constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or
 - ii. an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room.

i. Third Party Property Damage Excess

You will be responsible for the first £250 of each claim for Damage to property