

Marine Combined Policy Schedule

Broker:	AJG Irvine
Policy Number:	YI 0089234C
The Insured:	Nottingham Narrowboat Project
The Premises:	48-52 Canal Street Nottingham NG17EH
Business Description:	Canal and River Trips and Narrowboat Workshop
Period of Cover:	03/03/2023 to 02/03/2024
Start/Expiry Time of Cover:	00:00 to 24:00
Premium (excl. IPT):	£1,162.07
Premium (incl. IPT):	£1,301.51
Total Payable:	£1,301.51
Policy Form Reference:	NG.886.12 – Marine Combined Policy

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Cover and Premium:

The following cover is in force. The premium excluding IPT is allocated as follows:

Section	Cover	Limit £	Excess £	Premium £
S. A Material Damage Marina Installations	Included	£12,500	£250	£158.13
S. B1 Business Interruption – Estimated Gross Profit	Not Included			
S. B2 Business Interruption – Estimated Gross Revenue	Not Included			
S. B3 Business Interruption – Estimated Gross Rent Receivable	Not Included			
S. C 'Money'	Not Included			
S. D Goods In Transit	Not Included			
S. E Specified Items 'All Risks'	Not Included			
S. F Employers' Liability	Included	£10,000,000		£406.46
S. G Public and Products Liability	Included	£5,000,000	£500	£597.48
S. H Marine Hull Material Damage	Not Included			
S. I Defective Title of Vessels	Not Included			
S. J Terrorism	Not Included			
S. K Legal Expenses	Not Included			
Total (Ex IPT)				£1,162.07

SECTION A – MATERIAL DAMAGE

Item no.	Description	Buildings £	Contents £	Stock £	Miscellaneous £	Total £
	48-52 Canal Street, Nottingham NG1 7EH					
1	Workshops stores and offices	£0	£12,500	£0		£12,500
Totals						

Trade Waste

It is a condition precedent to liability that trade waste is swept up or gathered and bagged daily, that oily waste is kept in metal receptacles and all removed from the premises at least once a week.

Stillage Condition

It is a condition precedent to liability that Stock contained in the lowest storey of the Buildings is kept on racks or stillages at least 30 centimetres above the surface of the floor.

Restriction in cover - Exclusion of Subsidence

Exclusion 5 applicable to Sections A, B1, B2 and B3 now reads as follows:

DAMAGE or CONSEQUENTIAL LOSS caused by or consisting of subsidence or ground heave of any part of the site on which the property stands or landslip.

SECTION F – EMPLOYERS LIABILITY

CATEGORY OF EMPLOYEE	ESTIMATED ANNUAL REMUNERATION £
Sea Going	£18,000
Volunteers	Nil
Total	£18,000

Endorsement 0107

The limit of liability payable under this section shall be £10,000,000 in respect of any one claim against or by the Insured or series of claims against or by the Insured arising out of one cause.

The limit of liability shall be inclusive of:

- i) all legal costs and other expenses incurred by any claimant or claimants
- ii) all legal costs and other expenses incurred in defending any claim or claims.

Where the Insurers agree to indemnify more than one party then nothing in this Section shall increase the liability of the Insurers to pay any amount in respect of one claim or series of claims in excess of the amount stated as the limit of liability.

SECTION G – PUBLIC AND PRODUCTS LIABILITY

Limits of Indemnity:

Sub-section .1. : Public Liability	£5,000,000
Sub-section .2. : Products Liability	£5,000,000

Length Limit:

Maximum Length of Vessels which are handled/worked upon by the Insured:

- a) ashore: 80 feet length overall
- b) afloat: 80 feet length overall.

Excess: £500.00 (see Exclusion 17)

Endorsements:

1. Plant.

Plant for which an Indemnity is provided hereunder (see Sub-section .1. Exclusion 12):

N/A

2. Length Limit.

It is a condition precedent to liability that the Length Limit referred to in the Schedule is not exceeded.