

## SANDPIPER MARINE TRADE COMMERCIAL COMBINED INSURANCE SCHEDULE

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**UMR NUMBER:** B1229EVERARD22

**CLIENT  
REFERENCE:** 47980872

**THE INSURED:** Saltash Town Council

**BUSINESS  
DESCRIPTION:** Pontoon Moorings

**CORRESPONDENCE ADDRESS:** The Guildhall, 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX

**RISK ADDRESS:** A) Saltash Mooring Pontoon, Waterfront, Saltash, Cornwall, PL12 6BJ

**PERIOD OF  
INSURANCE:** **From: 14th December 2022**  
**To: 13th December 2023**  
**(Both Days Inclusive)** GMT and for such further period  
or Periods as may be mutually agreed upon.

**GROSS ANNUAL  
PREMIUM:** £1,837.50

**IPT:** £220.50

**BROKER  
ADMINISTRATION  
FEE:** £25.00

**TOTAL ANNUAL  
PREMIUM:** £2,083.00

**TAXES PAYABLE  
BY INSURED AND  
ADMINISTERED BY  
INSURERS:** 12% Insurance Premium Tax (UK) on the Premium

**PAYMENT TERMS:** To be paid to Underwriters within 60 days of Inception. Non-receipt by Underwriters of such premium by midnight of the premium due date shall render this Insurance Policy void with effect from Inception.

**POLICY FORM:** Axis MTrade CC Wording 2021



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**SUBJECTIVITIES:** Satisfactory fully completed original signed and dated proposal form at inception or compliance with statement of fact at renewal

**STANDARD POLICY CONDITIONS:** As per '**Standard Policy Conditions**' attached

**CONDITIONS PRECEDENT:** As per '**Conditions Precedent**' attached and as per wording

**ENDORSEMENTS:** As per '**Endorsements**' attached

**WARRANTIES:** As per '**Warranties**' attached

**NOTICES TO THE INSURED:** As per '**Notices to the Insured**' attached

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**CLAIMS HISTORY:** **None**

**As prepared by Everard Insurance Brokers**

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**INFORMATION:** Invite prepared on expiry basis

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**INSURERS:** 100% Axis Syndicate 1686 at Lloyd's

**ISSUED BY:** James Hallam Limited t/a Everard Insurance Brokers  
10th Floor, 2 Minster Court, London, EC3R 7BB

Issued in accordance with the authority granted to the undersigned by those **Insurers** subscribing to this insurance (Authorised Insurers) on the date shown. This insurance is subject to the terms and conditions included in the certificate wording, plus any endorsements or extensions shown attached.

**For and on behalf of**  
**Syndicate 1686 at Lloyd's**

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**SECTION A(1) – EMPLOYERS LIABILITY**
**Not Operative**
**SECTIONS B(1) & C(1) – PUBLIC & PRODUCTS LIABILITY**
**Operative**

<b>Limit of Indemnity</b>	£10,000,000
<b>Estimated Annual Turnover Category</b>	
UK - Total Estimated Annual Turnover	£50,000
Liability from hire of plant or cranes under contracts on CPA or similar	No
Specified power operated lifts, hoists and cranes operated at the premises or unlicensed road vehicles and mobile plant	No
Excess:	£500

**SECTION D(1) – PROPERTY AT THE INSURED PREMISES**
**Operative**

Insured Property	Saltash Mooring Pontoon, Waterfront, Saltash, Cornwall, PL12 6BJ		
<b>Description</b>	<b>Premises</b>	<b>Basis of Settlement</b>	<b>Sum Insured</b>
Pontoons/Installations	A	Reinstatement	£250,000
<b>Total Sum Insured</b>			<b>£250,000</b>
Excess:			£500

**SECTION D(2) – THEFT**
**Operative**

Insured Property	Saltash Mooring Pontoon, Waterfront, Saltash, Cornwall, PL12 6BJ		
<b>Description</b>	<b>Premises</b>	<b>Basis of Settlement</b>	<b>Sum Insured</b>
Pontoons/Installations	A	Reinstatement	£250,000
<b>Total Sum Insured</b>			<b>£250,000</b>
Excess:			£500



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**SECTION D(3) – GOODS IN TRANSIT****Not Operative**

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**SECTION D(4) - EXHIBITIONS****Not Operative**

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**SECTION D(5) – PROPERTY AWAY FROM THE PREMISES****Not Operative**

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**SECTION E(1) – MARINE MATERIAL DAMAGE****Not Operative**

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**SECTION E(2) - TRAILERS****Not Operative**

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**SECTION E(3) – PERSONAL PROPERTY****Not Operative**

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**SECTION E(4) – BUILDERS RISKS****Not Operative**

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**SECTION F(1) – FINANCIAL LOSS****Not Operative**

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**SECTION F(2) – LOSS OF MONEY****Not Operative**

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**SECTION F(3) – ASSAULT****Not Operative**

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**OPTIONAL EXTENSION 1 – CONTRACTORS ALL RISK****Not Operative**

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**OPTIONAL EXTENSION 2 – PROFESSIONAL INDEMNITY****Not Operative**

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**Not Operative**

**OPTIONAL EXTENSION 3 - SUBSIDENCE**



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Everard Insurance Brokers is a trading division of James Hallam Limited who are authorised & regulated by the Financial Conduct Authority - Firm Reference Number: 134435. James Hallam Limited is Registered in England & Wales - Registered Number: 1632840. Registered Office: 156 South Street, Dorking, Surrey, RH4 2HF

## STANDARD POLICY CONDITIONS

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It is a Condition that a satisfactory survey and all risk improvements required by Underwriters being carried out within the time specified – if required. **Failure to comply with the survey requirements will entitle the Axis Underwriter to review their terms which could include modifying the premium, exercising their right to cancel the policy or applying other additional terms and conditions.**

It is a condition that Terms of trade are used and adopted.

It is a condition that any moorings are professionally laid, maintained and inspected at least annually by a competent person.

This policy excludes liability in respect of USA/Canada

Premium is Adjustable at Year End.



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## CONDITIONS PRECEDENT

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As per policy wording and as below

None.



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## **ENDORSEMENTS ATTACHING TO THIS CERTIFICATE**

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### **FCA ENDORSEMENT**

It is hereby noted and agreed that the following shall apply to the Insurance Policy/certificate/declaration to which this Endorsement is attached:

Information

#### **Insurer**

This policy is Underwritten by Lloyd's Syndicate No. 1686. Syndicate No. 1686 is Managed by Axis Managing Agency Ltd whose registered office is at The Scalpel, 52 Lime Street, London EC2M 7AF

#### **Law**

The parties are free to choose the law applicable to the policy. Unless specifically agreed to the contrary this policy shall be subject to the laws of England and Wales..

#### **Queries**

Any query or question about this policy or any claim under it should be addressed in the first instance to your broker or coverholder (as applicable).

#### **Retail Customers**

In certain circumstances, where you are a retail customer, i.e. an individual who is acting for purposes which are outside your trade, business or profession, then other provisions may also apply to you. Please refer to the information contained in the Policy Summary which would have been issued to you via your broker or coverholder (as applicable) and/or otherwise address any queries as outlined above.



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## **WARRANTIES ATTACHING TO THIS CERTIFICATE**

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### **ELECTRICAL CIRCUIT WARRANTY**

You warrant to us that:

- a)
  - i) All electrical circuits will be tested within 30 days of the commencement of the warranty; or
  - ii) You have any existing certificate of a test carried out not more than 3 years prior to the commencement of the warranty; and
  - iii) All electrical circuits will be tested at least once in every 3 years from the date of the last test by a properly qualified electrical engineers; and
- b) Any defects found during such testing will be remedied or any recommendation made will be carried out immediately in accordance with the requirements and regulations of the Institute of Electrical Engineers; and
- c) You will have obtained a certificate confirming the appropriate works have been undertaken; and
- d) You will make such certificate available to us on our request

### **FIRE EXTINGUISHING APPLIANCE - 12 MONTHLY MAINTENANCE**

You warrant to us that all fire extinguishing appliances situated at the Premises shall be professionally inspected and maintained annually.

### **FLAMMABLE LIQUIDS AND LIQUID PETROLEUM GAS REGULATIONS**

You warrant to us that you will comply with the Highly Flammable Liquids and Liquid Petroleum Gas Regulations 1972 or any amendments, modifications or re-enactment of them.

### **STILLAGE WARRANTY**

You warrant to us that all stock, materials in trade and work in progress is and will be kept at least 15 centimetres above the floor level.

### **WASTE AND CLOTH WARRANTY**

You warrant to us that:

- a) All oily and/or dirty waste and/or oily and/or grease cloths will be kept outside of working hours in metal receptacles which have metal lids which shall be closed; and
- b) Any other trade refuse will be collected or swept up and bagged daily and removed from the premises at least weekly and not allowed to accumulate.



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## NOTICES TO THE INSURED

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### **COMPLAINTS NOTICE**

#### **How to make a complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter to either Andrew Hall, James Hallam Insurance Brokers Ltd, Queen of the South Arena, Lochfield Road, Dumfries, DG2 9BG

Axis Managing Agency Ltd ([complaints@axiscapital.com](mailto:complaints@axiscapital.com)), or the Complaints team at Lloyd's.

The address for Andrew Hall at James Hallam Insurance Brokers Ltd is:

James Hallam Insurance Brokers Ltd,  
Queen of the South Arena,  
Lochfield Road,  
Dumfries,  
DG2 9BG

Email: [complaints@jameshallam.co.uk](mailto:complaints@jameshallam.co.uk)

The address of the Complaints team at Lloyd's is:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).



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The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

LMA9123  
20 May 2016

## **DATA PROTECTION SHORT FORM INFORMATION NOTICE**

### **Your personal information notice**

#### ***Who we are***

We are the underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

#### ***The basics***

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

#### ***Other people's details you provide to us***

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

#### ***Want more details?***

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

#### ***Contacting us and your rights***

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a



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copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at:

**James Hallam Limited** at 10th Floor, 2 Minster Court, London, EC3R 7BB

See: <https://www.jameshallam.co.uk/privacy/>



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## IN THE EVENT OF A CLAIM

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In the event of a claim being advised on this policy, in the first instance please contact:

Everard Insurance Brokers Trading as James Hallam Ltd Claims Team situated at:

Spargo House,  
10 Budshead Way,  
Plymouth  
PL6 5FE

Tel: 01752 675456 & 01752 675484

OR

Advent Insurance Management Limited at:  
27-29 Townfield Street,  
Chelmsford,  
Essex,  
CM1 1QL

Tel: 01245 373 600

Email: [marineclaims@advent.claims](mailto:marineclaims@advent.claims)

*Use of the above does not constitute the acceptance of a claim under this policy.*



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## DUTY OF FAIR PRESENTATION

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Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair presentation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair presentation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair presentation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.



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## SECURITY

**SECURITY:**
**Employers Liability**

100% Syndicate 1686 Axis at Lloyd's  
 Ref: 3391726121ML  
 FDO: (W3)

**Marine Public & Products Liability**

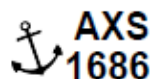
100% Syndicate 1686 Axis at Lloyd's  
 Ref: 3391726121ML  
 FDO: (G)

**Marine Material Damage**

100% Syndicate 1686 Axis at Lloyd's  
 Ref: 3391726121ML  
 FDO: (T)

**Material Damage**

100% Syndicate 1686 Axis at Lloyd's  
 Ref: 3391726121ML  
 FDO: (P5)



100.000000%  
**Written**

3	3	9	3	5	8	6	1	2	2	M	L			
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B5, G, T, W3

100.000000%  
**Signed**

12:08 09 December 2021  
 Lloyd's Underwriter Syndicate No. 1686 AXS, London, England

**FDO**

<b>G</b>	<b>11339 * 08-02-2022</b>
<b>T</b>	<b>11340 * 08-02-2022</b>
<b>W3</b>	<b>22338 * 08-02-2022</b>
<b>B5</b>	<b>22339 * 08-02-2022</b>



Broker at **LLOYD'S**