



POLICY SCHEDULE

Excess of Loss

INSURED NAME - Auto_C_13022018211059

BROKER NAME - Agency1028



POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured, endorsements and excesses but others may apply and will be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any Terms, Conditions, Limits and Exclusions including Endorsements which may require You to take action.

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

How To Make A Claim

You can notify Your claim in any of the following ways paying particular attention to the important claims conditions within the Policy Conditions Section and the other Sections of the Policy:

Address – Pen Underwriting Ltd, Second Floor, 1-7 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP

Email – constructionclaims@penunderwriting.com

Tel – 01992 449468

Business Hours – 9.00am – 5.00pm (Monday – Friday)

How To Make A Complaint

Pen Underwriting Limited Complaints

7th Floor Spectrum Building

55 Blythswood Street

Glasgow

G2 7AT

Telephone: 0141 285 3539

Email: pencomplaints@penunderwriting.com

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to:

The Policyholder and Market Assistance Department at Lloyd's,

Fidentia House,

Walter Burke Way,

Chatham Maritime,

Kent ME4 4RN

Tel - 020 7327 5693

Email – complaints@lloyds.com

If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact:

The Financial Ombudsman Service,

South Quay Plaza 2,

183 Marsh Wall,

London E14 9SR

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.

POLICY SCHEDULE

This Schedule shows your cover details and any applied Endorsements and should be read in conjunction with:

Statement of Fact (Ref: PENCON/XOQ/01062017/SoF)

Policy Wording (Ref: PLCX120816, PLMX120816)

Insured:	Auto_C_13022018211059	
Correspondence Address:	100 Bridgestone place	
Postcode/City:	ME16 0LS,	
County/Country:	United Kingdom	
Policy Number:	P/XOQ/10296	Effective Date: 13 February 2018
Insurer Reference:	Y047922QBE0117A	
Period of Insurance:	From:	13 February 2018
(both dates inclusive)	To:	12 February 2019
Renewal Date:	13 February 2019	
Business Description:	Test	
Reason for Issue:	New Business	
Insurer:	QBE Insurance (Europe) Limited	
Date of Issue:	13 February 2018	
Premium Payment Date:	13 March 2018	

Sections

Combined Liability
Public & Products Liability
Employers Liability
JCT 6.5.1
Third Party Motor Liability

Section Insured

Operative
Not Operative
Not Operative
Not Operative
Operative

Premium	£8,806.25
Insurance Premium Tax	£1,056.75
Policy Fee	£100.00
TOTAL	£9,963.00

EXCESS OF LOSS LIABILITIES SECTION

Sections	Limit of Liability
Public & Products Liability	Limit of Liability £100 in Excess of £100
Employers Liability	Limit of Liability £100 in Excess of £100

Public & Products Liability		
Limit of Liability by this insurance	£100 any one occurrence, but in the aggregate for liability arising from products or pollution	
Underlying Insurances		
Primary Insurance Policy	Insurer/s	Abbey Motor Policies, Admiral Insurance
	Policy Number / Reference	
	Limit of Indemnity	£100
Total underlying insurance Limit of Liability		£100

Employers Liability		
Limit of Liability by this insurance	£100 any one occurrence	
Underlying Insurances		
Primary Insurance Policy	Insurer/s	ACE, ALS
	Policy Number / Reference	
	Limit of Indemnity	£100
Total underlying insurance Limit of Liability		£100

Optional Extension - Third Party Motor Liability		
Limit of Liability by this insurance	£100 any one claim and in the aggregate	
Underlying Insurances		
Primary Insurance Policy	Insurer/s	Abbey Life Assurance
	Policy Number / Reference	
	Limit of Indemnity	£100
Total underlying insurance Limit of Liability		£100

Bespoke items	Limit of Liability	Premium
BS_Item_01	N/A	£1,000
BS_Item_02	N/A	£1,000

For full details of your Cover, Extensions, Exceptions and Conditions please refer to your policy wording and applicable endorsements.

POLICY ENDORSEMENTS

Policy Endorsements	
PENX001	Identity of Insurers

PENX001 - Identity of Insurers

The coverage under this Policy unless otherwise stated in the Policy Document is Provided by the following;

QBE Insurance (Europe) Limited

FCA Firm Reference Number - 202842

Company Registration Number - 1761561

Registered Office Address - Plantation Place, 30 Fenchurch Street, London, EC3M 3BD

Share of Risk - [21%] (Lead Insurer)

QBE Casualty Syndicate 386 managed by QBE Underwriting Limited

FCA Firm Reference Number - 204858

Company Registration Number - 01035198

Registered Office Address - Plantation Place, 30 Fenchurch Street, London, EC3M 3BD

Share of Risk - [79%]

Your insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the regulatory status of each firm on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

Policy Subjectivities	
Test03	DEMO1

Test03 - DEMO1

kasdghohkv kasdhgkvn masdgkbb

Policy Conditions	
Test02	EMPLOYERS LIABILITY

Test02 - EMPLOYERS LIABILITY

sldgh sadlfhlsdjfljljadsfljlfj sd,ngljsdlg msdgkahlhsdgho

SECTION ENDORSEMENTS

Section Endorsements	
Public & Products Liability	Test01

Test01 - PUBLIC LIABILITY

ABD hkja sa,fhk asdfhkl sdlfh

IDENTITY OF INSURERS

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Company Registration Number - 1761561

Registered Office Address - Plantation Place, 30 Fenchurch Street, London, EC3M 3BD

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**

FCA Firm Reference Number - 204858

Company Registration Number - 01035198

Registered Office Address - Plantation Place, 30 Fenchurch Street, London, EC3M 3BD

Your insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the regulatory status of each firm on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768