



**XL Insurance**

Angel Risk Management

# Policy

Prepared for: Fyrup Ltd



## Policy Schedule

Policy Number	PQ0669764
Insured	Fyrup Ltd
Insured's Address	45-55 Commercial Street London E1 6BD United Kingdom
Insured's Business	Industry: Fire Safety Training & Consultancy
Turnover	£789,000
Period of Insurance	From: 14 March 2025 To: 14 March 2026 both days at 00:01 a.m.
Insurer	AXA XL Insurance Company UK Limited under Unique Market Reference B0334SC3342023406

Professional Liability	Wording	Angel Miscellaneous Professions Professional Liability Insurance MEO CIVIL AOC 11/23
	Limit of Liability	£2,000,000 any one <b>Claim</b> (with defence costs and expenses in addition) under insuring clauses 3.1, 3.2(b), 3.6 and 3.7
	Sub Limits	
	3.2(a) Loss of <b>Documents or Data</b>	£250,000 aggregate
	3.3 Data Protection Act 1998	£250,000 aggregate
	3.4 Data Protection Act 2018	£50,000 aggregate
	3.5 Criminal Prosecution	£250,000 aggregate
	Deductible	£250
	Deductible Exceptions	
	3.2(a) Loss of <b>Documents or Data</b>	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.3 Data Protection Act 1998	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.4 Data Protection Act 2018	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses
	3.5 Criminal Prosecution	£1,000 each and every <b>Claim</b> Applicable to defence costs and expenses

cont.



Professional Liability	Covered Jurisdiction	United Kingdom
	Territorial Limits	Worldwide excluding USA and Canada
	Retroactive Date	01 March 2023
Cyber Liability	Wording	Not Purchased
	Limit of Liability	
	Sub-Limit of Liability	
	Excess	
	Time Excess	
	Covered Jurisdiction	
	Territorial Limits	
	Retroactive Date	
First Response Service Provider	N/A	
Directors & Officers	Wording	Not Purchased
	2.1 Limit of Liability	
	Defence and Investigation Costs Sub Limits	
	2.1(d) Identity Theft Defence Costs	
	3.29(b) Defence Costs	
	3.29(c) Investigation Defence Costs	
	3.29(d) Criminal Prosecution Defence Costs	
	3.29(e) Extradition Proceedings Defence Costs	
	3.29(f) Asset and Liberty Proceedings Defence Costs	
	3.29(g) Pollution Defence Costs	
	3.29(h) Asbestos Defence Costs	
	3.29(i) Public Relations Expenses	

cont.



<b>Directors &amp; Officers</b>	2.4	Section Extensions	
	(a)	Additional Limit	
	(b)	Automatic Acquisition Cover	
	(e)	Discovery Period	
	(f)	Emergency Costs	
	(h)	Personal Appointments	
	(i)	Regulatory Crisis Costs	
	(j)	Retirement Run-Off	
		Deductible	
<b>Corporate Legal Liability</b>		Covered Jurisdiction	
		Territory	
	6.1(a)	Limit of Liability	Not Purchased
		Defence and Investigation Costs Sub Limits	
	6.1(c)	Identity Theft Defence Costs	
	3.29(b)	Defence Costs	
	3.29(d)	Criminal Prosecution Defence Costs	
	3.29(g)	Pollution Defence Costs	
	3.29(h)	Asbestos Defence Costs	
	3.29(i)	Public Relations Expenses	
	6.4	Section Extensions	
	(a)	Automatic Acquisition Cover	
	(c)	Data Protection	
	(e)	Defence Costs for Breach of Contracts	
	(f)	Emergency Costs	
	(g)	Fidelity	

cont.



	(h) Loss of Documents or Data	
	(i) Pension and Employee Benefits	
	Deductible	
	Covered Jurisdiction	
	Territory	
<b>Employment Practices Liability</b>	7.1 Limit of Liability	Not Purchased
	Deductible	
	Covered Jurisdiction	
	Territory	
<b>Premium</b>	£1,510.00	
<b>Insurance Premium Tax at 12%</b>	£181.20	
<b>Total Premium</b>	<b>£1,691.20</b>	
<b>Date of Proposal</b>	Date of Proposal or Statements of Fact attached	
<b>Endorsements</b>	EWS1 Exclusion PIM PI 138 EWS, Cladding Exclusion Endorsement 0418 (Misc) PIM PI 039 CE, Live Fire Extinguisher Training Endorsement PIM PI 079 LFE, Health and Safety Services – Additional Statements of Fact PIM PI 010 HSSm/PI	
<b>Subjectivities</b>	N/A	
<b>Underwriting Basis</b>	Statements of Fact <input type="checkbox"/>	Proposal Form <input checked="" type="checkbox"/>

For any questions relating to this policy please contact your broker.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 17 February 2025



## Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

### Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Us**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Us** such as may be required under this policy.

## Notification of Claims and Circumstances to

Angel Risk Management Limited  
Ground Floor  
Marlborough House  
Victoria Road South  
Chelmsford  
Essex, CM1 1LN  
Telephone: 01245 343630  
Email: [claims@angelriskmanagement.com](mailto:claims@angelriskmanagement.com)  
Web: [www.angelriskmanagement.com](http://www.angelriskmanagement.com)

## Complaints

**We** are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that AXA XL has not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department  
XL Catlin Services SE  
20 Gracechurch Street  
London  
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487  
E-mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR

Telephone Number: 0800 0234 567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further details will be provided on request and at the appropriate stage of the complaints process.



## Endorsement

---

### Miscellaneous Professions Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 14 March 2025 attaches to and forms part of Policy Number: PQ0669764

In the name of: Fyrup Ltd

#### **EWS1 Exclusion** PIM PI 138 EWS

We shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses for any **Claim** or **Notified** circumstance, defence costs and expenses of Criminal Prosecutions, **Consequential Loss**, Reimbursement to Principals and/or Payment for Outstanding Fees) for or directly or indirectly arising out of or in any way connected with or related to External Wall Fire Reviews (EWS1).

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 17 February 2025



## Endorsement

### Miscellaneous Professions Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 14 March 2025 attaches to and forms part of Policy Number: PQ0669764

In the name of: Fyrup Ltd

#### Cladding Exclusion Endorsement 0418 (Misc)

PIM PI 039 CE

We shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to **Defence Costs and Expenses** for any **Claim** or **Notified** circumstance, defence costs and expenses of **Criminal Prosecutions**, **Consequential Loss**, **Indemnity to Principals** and/or **Payment for Outstanding Fees**) or arising out of or in any way connected with or related to any cladding, panelling or façade (including without limitation any core, filler or insulation) or any system incorporating any of the same.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 17 February 2025





## Endorsement

### Miscellaneous Professions Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 14 March 2025 attaches to and forms part of Policy Number: PQ0669764

In the name of: Fyrup Ltd

#### Live Fire Extinguisher Training Endorsement

PIM PI 079 LFE

It is noted and agreed that the policy is extended to include Live Fire Extinguisher Training &/or Demonstrations subject to the following warranties being fully complied with:

1. Instructors are required to have at least 3 years relevant experience or have received training within the fire service.
2. Training situation must be risk assessed.
3. Training must be on a one to one basis in respect of Fire Extinguisher handling and usage.
4. Trainees must be dressed appropriately ( i.e. no loose clothing /long hair to be tied back etc) and given the option to wear protective glasses & a hard hat. PPE should be used when specified by the risk assessment.
5. Any flammable liquid fire must not extend to an area larger than .25 sq metre.
6. A class A fire (wood, paper etc) must be contained within a small steel brazier.
7. Where a controlled fire rig is used an operator must be stationed at the fuel shutoff at all times while in operation.
8. All demonstrations must be held outside, in an area that is suited to hold the demonstration, and a suitable distance from any building or other structure.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 17 February 2025



## Endorsement

---

### Miscellaneous Professions Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 14 March 2025 attaches to and forms part of Policy Number: PQ0669764

In the name of: Fyrup Ltd

#### Health and Safety Services – Additional Statements of Fact

PIM PI 010 HSS

**You** are responsible for any Health and Safety Services.

If TRUE

**You** do not undertake any work trackside (including signalling work for railway), airside (airports) or offshore.

**You** do not provide advice regarding contaminated land, asbestos or pollutions.

**You** are not responsible for structural designs.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 17 February 2025