COMBINED LIABILITY SCHEDULE OF INSURANCE

IMPORTANT

Under English law, if you are a business insured (i.e. an insured who has bought insurance wholly or mainly for purposes related to their trade, business or profession) the business has a duty to disclose to the insurer every material circumstance which it knows or ought to know after reasonable search. This is the case before your cover is placed, when it is renewed and any time that it is varied. Your policy wording may also provide that this duty continues for the duration of the policy. A circumstance is material if it would influence an insurer's judgment in determining whether to take the risk and, if so, on what terms. If you are in any doubt whether a circumstance is material we recommend that it should be disclosed. Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or proportionately reduce the amount of any claim payable. In some circumstances an insurer will be entitled to avoid the policy from inception and in this event any claims under the policy would not be paid.

THIS CONTRACT OF INSURANCE is contingent on the information and representations you provided in your application. Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions, exclusions and subjectivities. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms, and endorsements and/or subjectivities, to familiarise yourself with any conditions included in the contract of insurance. These conditions, exclusions and subjectivities may require you to take specific actions, to refrain from taking specific actions, to fulfill certain requirements, and/or to verify specific facts. Please be advised that strict compliance with the conditions, exclusions and/or subjectivities contained in the contract of insurance is required. If you do not strictly comply with the conditions, exclusions and/or subjectivities contained within the contract of insurance, then the **Insurer,** may deny or limit coverage for any claim submitted by you under the contract of insurance. Please pay particular notice of all headings in **9.** of this schedule.

Nonetheless, it is very important that you read the full policy carefully and, if you are unsure or unable to comply with any provisions, please contact Us immediately

Previous #:	ASC00383	**Authority Ref #:**	B6022PK25RP187R5X	**Certificate #:**	ASC00383

Wording:	ASCOT 2021 Combined Liability Wording 03/21	**Proposal Form Dated:**	TBA

1.	**Name and Address of the Insured:**	KWIK TIP LIMITED 19 Ashby Road Breedon On The Hill Derby Leicestershire DE73 8AZ

2a.	**ERN Code – EL Only (Employer Reference Number)**	120/ME57957

2b.	**Is this the Parent or Child Company? (I.e. Subsidiary or trading name)**	Parent.

3.	**Business Description:**	Waste Collection and Disposal – no use of skips. General waste streams and some hazardous waste streams – fridges, TVs, paint cans, fluorescent tubs, used oil, lab smalls, cutting fluids, chemicals, clinical waste. No visitors to site.

4.	**Effective:**	**From:**	00:00 GMT on:	15th December 2025	
		To:	23:59 GMT on:	14th December 2026	Both days inclusive

5.	**Insurers:**	
	Ascot Syndicate 1414 at Lloyd's	Percentage: 100%

6. Limits of Indemnity:

Section 1. Employers Liability	£**10,000,000**	any one occurrence or series of occurrences arising out of one originating cause for bodily injury (inclusive of all costs and expenses)
	£**5,000,000**	combined single limit for bodily injury occurring Offshore/for bodily injury arising from Terrorism/ for bodily injury arising from Asbestos
Section 2. Public Liability	£**5,000,000**	any one occurrence (inclusive of all costs and expenses)
Section 3. Products Liability	£5**,000,000**	any one occurrence or series of occurrences and in the aggregate (inclusive of all costs and expenses)

7. Premium:

Minimum & Deposit: £5,040.00 (Including Insurance Premium Tax)
Calculated as follows:-

Section 1
Minimum & Deposit: £3,000.00 Adjustable at Expiry as per Premium Adjustment condition Page 35 @:
0.20% on Clerical Wages Estimated: £ 98,000
2.55% on LOSC / Drivers Wages Estimated: £ 110,000

Section 2 & 3
Minimum & Deposit: £1,500.00 Adjustable at Expiry as per Premium Adjustment condition Page 35 @:
0.375% on Turnover Estimated: £ 400,000

Insurance Premium Tax Calculated @ 12% on above = £540.00

8. Situate: As per Certificate

9. Conditions Precedent/Exclusions/Extensions/Excess/Subjectivities:

9(A) CONDITIONS PRECEDENT

Please also take particular note of any conditions precedent that appear below.

We are only prepared to provide cover under the **Sections** identified in these **Endorsements** if **You** take the steps and precautions to reduce the risk of losses which are specified as condition precedent.
If **You** do not comply with these condition precedents **We** will not be liable for any claims under the **Sections** of cover to which they apply.

We will not rely on a condition precedent in these **Endorsements** to exclude, limit or discharge our liability for a loss If, where Section 11 of the Insurance Act 2015 applies, **You** can prove that non-compliance could not have Increased the risk of a loss which actually occurred in the circumstances in which it occurred.
The following are Supplementary Conditions precedent to the validity of this policy;

Health and Safety Policy Condition Precedent
It is a condition precedent to Our liability that You have an up to date Health and Safety Policy in force and that it is communicated to all employees and further acknowledged by all employees in writing.

Waste Disposal Condition Precedent
It is a condition precedent to **Our** liability under this Policy that all waste material of any description shall be disposed of at a licensed tip and in accordance with the terms of such licence.

Bona-fide Sub-contractors Condition Precedent

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for You and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £2,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for You.

You shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by Us when required.

Labour Only Sub-Contractor Condition Precedent

It is a condition precedent to Our liability that on each occasion where any Labour Only Sub-Contractor is contracted by **You** to perform work on **Your** or **Your** principal's behalf , such Labour Only Sub-Contractor shall comply with all aspects of the Insured's Health and Safety policy as if they were an employee of the Insured.

For the purpose of this Condition, Labour Only Sub-Contractor shall mean any individual who enters into a contract for services with the Insured to supply labour only.

9 (B) EXCLUSIONS

As contained in the ASCOT 2021 Combined Liability Wording 03/21
plus the following supplementary exclusions;

Use of Heat Away from your Premises Exclusion

We do not cover legal liability arising from any work by You or on Your behalf away from Your Premises involving the use of heat, naked flame, welding equipment or angle grinders

Hazardous Location Exclusion

This Policy does not cover legal liability arising out of or in connection with any activities or work undertaken by You or anyone working on Your behalf on, within or at any of the following:

1. any airport, aerodrome or helipad including runways, manoeuvring areas or aprons or any part of an airport, aerodrome or helipad to which aircraft ordinarily have access;
2. aircraft, drones and other aerial devices
3. watercraft or hovercraft (other than watercraft not exceeding ten (10) metres in length or any hand propelled boat or pontoon in inland water or coastal Territorial Limits).
4. bridges, viaducts or aqueducts;
5. chemical plants, petro-chemical plants, oil refineries, gas works or fuel, oil or chemical bulk storage sites;
6. dams or cofferdams;
7. demolition sites;
8. docks, harbours, boatyards, jetties, piers or inland waterways;
9. explosive plants, storage magazines or munition facilities;
10. nuclear plants or designated nuclear sites and facilities;
11. Offshore installations;
12. power stations;
13. quarries or opencast mines;
14. railway installations or other premises connected to and forming part of any railway infrastructure;
15. railway lines;
16. tunnels over 0.5 metres diameter;
17. underground mines or collieries;
18. underwater mines;
19. underwater/sub aqueous works or installations.

End of Life Vehicles Exclusion

We do not cover legal liability arising from the processing transportation storage dismantling or De Polluting of end of life vehicles

Skip Hire Exclusion
We do not cover legal liability arising from skip hire and/or supply.

Civic Amenity, Landfill Sites & Waste Transfer Station Exclusion
We do not cover legal liability arising from the ownership and/or operation of Civic Amenity, Landfill Sites or Waste Transfer Stations

Hazardous Works Exclusion
This **Policy** does not cover legal liability arising out of any work undertaken by **You** or anyone working on **Your** behalf involving:

1. piling, ground stabilisation, underpinning or dewatering works;
2. mining, quarrying or tunnelling over 0.5 metres diameter;
3. any demolition work undertaken by **You** or anyone working on **Your** behalf other than any building or part thereof which is three (3) metres or less in height where such work forms an incidental part of an erection, refurbishment or extension contract;
4. the sale supply hire and/or the erection of spectator stands;
5. the use of explosives;
6. water course diversion, dams, flood protection or sea defence.
7. any work undertaken by **You** or anyone working on **Your** behalf under a separate specific contract for roofing or scaffolding works.

(C) EXTENSIONS (as contained in the ASCOT 2021 Combined Liability Wording 03/21)

Additional Extensions

NONE

9(D) EXCESS
The amount specified for which the Insured will be responsible:

Excess: £ 1,000 Third Party Property Damage & Third Party Bodily Injury Excess Each and Every Claim Including Costs & Expenses

9(E) SUBJECTIVITIES
If the cover provided is granted by (re) insurers subject to certain requirements, failure to comply may result in cover not being in place. Please contact us immediately if you are unsure as to the meaning of a subjectivity or are unable to comply.

We would like to draw your particular attention to the following subjectivity

Satisfactory Proposal Form Clause
Policy cover hereon is strictly subject to a receipt by Underwriters of a satisfactory signed and dated proposal form being seen by Underwriters within 21 days of inception. **This date is to be advised to the Assured**.
Underwriters reserve the right to cancel the policy or impose special terms and conditions and revise the premium rate upon receipt of the proposal form.

If the Assured fails to provide Underwriters with the signed and dated proposal form by close of business on the relevant date, the Underwriters shall then cease to be on risk

10. Several Liability Notice – As contained in ASCOT 2021 Combined Liability Wording 03/21

11. Complaints Procedure (As contained in ASCOT 2021 Combined Liability Wording 03/21).

12. Information and Misrepresentation (Your Duties):

As contained in ASCOT 2021 Combined Liability Wording 03/21 (Pages 6,7 & 8)

13. Binding Underwriter Information and Privacy Policy:

Your Policy has been arranged through BDB (UK) Limited, who is a limited company registered in England under company number 8146123. The registered office of BDB (UK) Limited is:

52-54 Leadenhall Street, London, EC3A 2BJ

BDB (UK) Limited is authorised and regulated by the Financial Conduct Authority and their details may be found on the Financial Services Register at https://register.fca.org.uk/

BDB (UK) Limited acts as agent for **Us** for all matters relating to the performance of B6022PK25RP187R5X which grants BDB (UK) Limited authority to underwrite insurance on **Our** behalf.

BDB (UK) Limited will 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.

For more information about how **We** use **Your** personal information, please see **Our** privacy policy, which is available on **Our** website

https://www.bdbltd.co.uk/pdfs/BDB_Privacy_Policy.pdf

14. The Intermediary issuing this insurance on behalf of the Insurer is:

BDB (UK) LIMITED,
52-54 Leadenhall Street,
London,
EC3A 2BJ,
United Kingdom.

(Appointed Representatives of Lloyd's Brokers BDB Ltd)

15. Statutory Status Disclosure

Insurers: Ascot Syndicate 1414 at Lloyd's

Ascot Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No.04690709. Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY.

Coverholder: BDB (UK) Ltd is authorised and regulated by the Financial Conduct Authority No: 591369

BDB (UK) Ltd is registered in England No: 08146123

Registered Office: C/O PKF Littlejohn LLP, 1 Westferry Circus, Canary Wharf, London, E14 4HD

BDB (UK) Limited (B6022PK25RP187R5X): Hereon: (100%)			
100.0000%			**100% Ascot Syndicate 1414 at Lloyd's**
BDB (UK) Limited (B6022PK25RP187R5X): Hereon: (100%)			
100.0000%			**100% Ascot Syndicate 1414 at Lloyd's**

This Policy has been signed in London this day of 3 December 2025

By… …(Authorised Signatory)

For and on behalf of the intermediary.