

Commercial Insurance

Howden (formally Laurie Ross but taken over - 0141 266 0007

Commercial Insurance covers:

Public Liability

Employers Liability

To make a claim:

1. Call the number above

Insurance documents can be found here: M:\Generic Files\H&S and Quality\Insurance\

This policy is renewed in November; therefore, the policy may be in the previous year's folder.

Of course — here's the summary laid out so you can copy and paste directly into an email, Word doc, or notes:

- **Policy Details:**

- **Policy Number:** 103415279
- **Effective Dates:** From 03/11/2025 to 02/11/2026
- **Premium:** £5,458.70 with an IPT of £655.04, totaling £6,113.74
- **Agent:** Howden Broking Group Limited

- **Cover Provided:**

- **Property:** Includes electronic business machines, contents, stock, and rent, with specific coverage limits.
- **Business Interruption:** Covers up to £1.83 million for business disruption, including specific extensions for customers, suppliers, and properties away from premises.
- **Glass, Money & Assault, Goods in Transit:** Various limits, including coverage for glass at £5,000, and goods in transit at £750,000.
- **Liability:** Includes employers' liability (£10 million), public liability (£5 million), and product liability (£5 million).
- **Legal Expenses:** Up to £500,000 for legal costs related to disputes, employment issues, and more.
- **Engineering (Equipment Breakdown):** Coverage up to £5 million for breakdowns.
- **Personal Accident:** Covers up to £25,000 for death or disability due to an accident.
- **Terrorism:** Included under the policy.

- **Key Exclusions:**

- **Marine Cargo, Business All Risks (specified items), Loss of Licence** are not covered under this policy.
 - **Damage related to forklift truck usage** and **composite panels** have additional conditions.
 - **Risk Management Tools:**
 - The policy includes **Arch Risk Management (ARM)**, providing online solutions for safety, human resources, and business continuity.
 - **Arch Risk Management Plus** offers additional support, including remote helpdesk support and onsite consultancy (at extra cost).
 - **Policy Conditions:**
 - Specific obligations and exclusions apply, particularly related to machinery use, security levels, and processes involving forklift trucks and unattended equipment.
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Revision #5

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