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.

Revision #5
Created 25 January 2023 16:21:32 by Richard McCombe
Updated 4 November 2025 18:10:14 by Richard McCombe