



## Pest Control Contractors Insurance Schedule

**Policy Number:** P57764332 **Policy Wording Reference:** PSCP010119  
**Period of Insurance:** **From:** 05/10/2019 **To:** 04/10/2020  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.  
**Effective From:** 05/10/2019 **Date Issued:** 04/10/2019  
**Reason for Issue:** Renewal

### Contract Parties

**Insurer:** QBE Europe SA/NV, a Belgian incorporated insurance company, VAT BE 0690.537.456; Home State – Belgium. Authorised by the National Bank of Belgium (de Berlaimontlaan 14 Boulevard de Berlaimont, 1000 Brussels, Belgium) under licence number 3093.  
**Registered Address:** Regentlaan 37 Boulevard du Régent, 1000 Brussels, Belgium  
Tel: 32 2 504 82 11 Fax: 32 2 504 82 00  
**Insured:** Greenthink Ltd t/a Urban Pest Solutions  
**Address:** Unit 3 Block A , Post Cross Business Park , Kentisbeare , Cullumpton , Devon , EX15 2BB  
**Subsidiary Companies:** Emerald Pest Control , Enviro-pro Ltd , Greenstone Pest Control Ltd , Multiserve UK Ltd , Valley Pest Control Ltd  
**Business:** Pest Control Contractors

### Contact Details

**Broker Name:** Sutton Specialist Risks Ltd (Bristol)  
**Broker Address:** Bull Wharf, Redcliff Street, Bristol BS1 6QR  
Tel: 01179 300 100 Email : [info@ssr.co.uk](mailto:info@ssr.co.uk)  
**Broker Account:** SUTT0108 Ref: PEST  
**Issue Office:** Bull Wharf, Redcliff Street, Bristol BS1 6QR  
Tel: 0117 9300 100 Email : [info@ssr.co.uk](mailto:info@ssr.co.uk)  
**Claim Notification:** For all **insured sections** except for **insured section H** please contact:  
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.  
Tel: + 44 (0)117 930 0100 Email : [claims@ssr.co.uk](mailto:claims@ssr.co.uk)  
For **insured section H** please contact:  
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.  
Tel: + 44 0117 9330696 Email : [newclaims@das.co.uk](mailto:newclaims@das.co.uk)

**Complaints:** Customer Relations  
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032  
Email: [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.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, telephone 020 7327 5693, e-mail [complaints@lloyds.com](mailto: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, Exchange Tower, 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.



<b>Section</b>			
<b>A - Employers' Liability</b>	<b>INSURED</b>	<b>Limit of indemnity</b>	GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:			Yes

<b>Section</b>			
<b>B - Public and Products (including inefficacy) liability</b>	<b>INSURED</b>	<b>Limit of indemnity</b>	GBP 5,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

<b>Section</b>				
<b>C - Property</b>	<b>INSURED</b>			<b>Sum Insured</b>
<b>Premises:</b>	TOTALS OF ALL PREMISES INSURED See individual premises for details			
<b>Property Insured</b>				
<b>Buildings</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 165,417	GBP 190,230
<b>Contents</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 37,519	GBP 43,147
<b>Rent</b>				GBP N/A
<b>Total</b>				GBP 233,376

<b>Section</b>				
<b>C - Property</b>				<b>Sum Insured</b>
<b>Premises:</b>	Unit 3, Block A , Post Cross Business Park , Kentisbeare , Cullompton , EX15 2BB			
<b>Property Insured</b>				
<b>Buildings</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A	GBP N/A
<b>Contents</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 31,131	GBP 35,801
<b>Rent</b>				GBP N/A
<b>Total</b>				GBP 35,801

<b>Section</b>				
<b>C - Property</b>				<b>Sum Insured</b>
<b>Premises:</b>	Unit 13 , South Cambridge Business Park , Babraham Road, Sawston , Cambridge , CB22 3JH			
<b>Property Insured</b>				
<b>Buildings</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 165,417	GBP 190,230
<b>Contents</b>	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP 6,388	GBP 7,346
<b>Rent</b>				GBP N/A
<b>Total</b>				GBP 197,576



Section		Sum Insured
<b>D - Business Interruption</b>	<b>INSURED</b>	
Item 1 Estimated Gross profit		GBP N/A
Item 2 Estimated Gross revenue		GBP N/A
Item 3 Increased cost of working	Maximum indemnity period 12 months	GBP 25,000
Item 4 Additional Increased cost of working		GBP N/A
Item 5 Rent receivable		GBP N/A
Item 6 Outstanding debit balances		GBP 150,000
Premium subject to adjustment		No

Section		Limit of indemnity
<b>E - Contract Works</b>	<b>NOT INSURED</b>	
Contract Works		GBP N/A
Temporary Buildings, Plant and all other contents		GBP N/A
Hired-in Plant and Equipment		GBP N/A
Personal Effects and Tools		GBP N/A
Section E premium subject to adjustment:		Yes

Section		Limit of indemnity
<b>F - Professional indemnity</b>	<b>INSURED</b>	GBP 500,000 any one claim and in the aggregate during the period of insurance
Retroactive date		05/10/2016
Jurisdiction:		Worldwide excluding <b>North America</b>

Section		Sum Insured
<b>G - Terrorism</b>	<b>NOT INSURED</b>	
All property specified under <b>Sections C, D and E</b>		GBP N/A

Section		Limit of indemnity
<b>H - Legal expenses</b>	<b>NOT INSURED</b>	
All Standard Clauses ( <b>Insured incidents</b> )		GBP N/A each and every claim arising from the same originating incident

Section		Limit of indemnity
<b>I - Directors and Officers Liability</b>	<b>INSURED</b>	GBP 100,000 in the aggregate including <b>defence costs and expenses</b>
Continuous cover date:		05/10/2018



**QBE**

**Section**

**J - Fidelity Guarantee**

**NOT INSURED**

**Limit of indemnity**  
GBP N/A



**Payment Details**

Annual Policy Premium excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	4,997.18
	GBP	599.67
Annual Policy Premium for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	4,997.18
	GBP	599.67
Premium payable by this transaction for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
<b>Total payable</b>	GBP	5,596.85

Signed on behalf of QBE Europe SA/NV

A handwritten signature in black ink, appearing to read 'R. By' with a stylized flourish at the end.



## Endorsement Schedule

**Policy Number:** P57764332

**Period of Insurance:** **From:** 05/10/2019 **To:** 04/10/2020  
 both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The under noted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**.

Where only a code is shown please refer to your policy booklet for the full terms of the endorsement.

### Optional Endorsements

Code	Endorsement
1	Section B – Fidelity bonding extension
2	Section B – Loss of keys extension
3	Section B – Financial loss (Including Products) extension
4	Section B – Temporary removal of customers' property for cleaning extension
6	Section B – Misuse of telephone extension

	<p><b>SCCSPA010109-CC</b></p> <p><b>Condition - Location specific security protection level A</b>  <b>Section C - Cover clause, Security</b></p> <p>Solely in respect of the specified premises below, the insurance granted by Section C of this policy is subject to the following protections being fitted at each premises and operating effectively whenever the buildings are unoccupied or closed for business.</p> <p>Specified premises          Unit 3, Block A, Post Cross Business Park, Kentisbeare, Cullompton, Devon, EX15 2BB          Unit 13, South Cambridge Business Park, Babraham Road, Sawston, Cambridge, Cambridgeshire, CB22 3JH,</p> <p>1. External doors          All doors and frames must be of sound construction and in good condition. Frames must be also securely fixed to the fabric of the building.</p> <p>a) Metal/Aluminium/UPVC framed glazed doors to be secured by a proprietary cylinder mortise lock.</p> <p>b) Armoured Plate doors to be secured by manufacturer's locks as supplied.</p> <p>c) Roller shutters, sliding or concertina doors, up and over doors and loading bay doors to be secured by:          i) a steel locking bar secured by a close shackle padlock with a minimum of five levers; or          ii) proprietary/manufacturers guide mounted locking system or hook bolt.</p> <p>d) Any door officially designated a fire exit by the Authorities to be fitted with hinge bolts top and bottom and any additional locks approved by the local Fire Officer.</p> <p>e) All other doors, wicket gates, trap doors and hatches to be secured by either:          i) a mortise deadlock with a minimum of five levers conforming to BS3621 (1980) standard (or superior) and a boxed steel striking plate; or          ii) an automatic deadlocking rim lock conforming to BS3621(1980) standard; or          iii) a steel locking bar secured by a close shackle padlock with a minimum of five levers unless the door is the final exit door, barrel bolts of at least</p>
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	<p>150mm length, mortise rack bolts or flush bolts must be fitted top and bottom to each leaf.</p> <p>2. Windows All opening ground floor, basement and easily accessible upper storey windows and skylights to be secured by proprietary key operated window locks unless protected by internal or external bars, grilles or weld mesh.</p> <p>Clause: SCCSPA010109</p>
	<p><b>SCCSBC Amended limit - Sub-contractors insurance check</b></p> <p><b>Exclusion 10- Section B - Public and Products (including inefficacy) Liability</b></p> <p>Exclusion 10.2 of Section B - Public and Products (including inefficacy) Liability is deleted and replaced with the following</p> <p>10.2 is subject to a limit of indemnity of not less than GBP2,000,000;</p> <p>Clause: SCCSBC010111-BI</p>
	<p><b>Inclusions: Portable tools - increased limit</b></p> <p><b>Clause 20; insured section C - Portable tools and stock</b></p> <p>Standard Clause 20 - Portable tools and stock - to Section C of this policy is deleted and replaced by the following:</p> <p>Cover is extended to include damage to portable tools and stock anywhere in European Economic Area provided that our maximum liability under this Standard Clause shall not exceed GBP12,531 in respect of any one claim and GBP750 any one item for portable tools and shall not exceed GBP2,500 in respect of any one claim and GBP750 any one item for stock.</p> <p>Clause: SCCPTS010109-CI</p>
	<p><b>Exclusions: Property All Risks</b></p> <p><b>Exclusion 3; insured section C - Subsidence cover</b></p> <p>Solely in respect of the specified premises below, Exclusion 3 to Section C of this policy is amended to:</p> <p>damage to buildings caused by subsidence, ground heave or landslip resulting from:</p> <ul style="list-style-type: none"> <li>3.1 damage caused by or through the bedding down of new structures, by settlement, or by coastal or river erosion;</li> <li>3.2 damage occurring whilst the buildings or any part thereof are in the course of erection or undergoing demolition, structural alterations or structural repairs;</li> <li>3.3 damage which commenced prior to the inception of the cover under this Section of the policy;</li> <li>3.4 damage attributable solely to change of water table level;</li> <li>3.5 the first GBP2,500 in respect of each and every occurrence of damage as ascertained after the application of all other terms and conditions of this policy.</li> </ul> <p>Specified premises Unit 13, South Cambridge Business Park, Babraham Road, Sawston, Cambridge, Cambridgeshire, CB22 3JH</p> <p>Clause: SCCPAR010109-CE</p>
	<p><b>Conditions: Mortgagees and other interested parties</b></p> <p><b>Insured section C - Standard clause 39</b></p> <p>In addition to recording the interest of various parties as described by clause 39 the following entities are expressly noted as having an interest in the insurance granted by this Section C.</p> <p>Pest Patrol SASS</p> <p>Clause: SCCITT010110-CC</p>
	<p><b>Exclusions: Amended excess specific circumstance - Property</b></p> <p><b>Exclusion 15 - Insured section C - Property all risks</b></p> <p>The following clause is incorporated into and forms part of exclusion 15 to Section C:</p> <p>In respect of Flood at Unit 13, South Cambridge Business Park, Babraham Road, Sawston, Cambridge, CB22 3JH the excess referred to in clause 15 is deleted and replaced with GBP1,000.</p>



	Clause: SCCIEM010110-CE <b>SCCHWD Height work deletion</b>  <b>Clauses 3.1, 17.1 and 18.1 - Exclusions to Sections A, B and F</b>  Clauses 3.1; 17.1 and 18.1 to Sections A, B and F respectively relating to work carried out at height in excess of sixteen (16) metres are deleted from this policy.  Clause: SCCHWD010110
	<b>Exclusions: Hazardous locations</b>  <b>Clauses 3, 17 and 18 - Exclusions to Sections A, B and F</b>  Notwithstanding the exclusions set out at clauses 3, 17 and 18 to Sections A, B and F respectively the insurer agrees to indemnify the insured in respect of work carried out at the following hazardous site(s) and any exclusive words appearing in exclusions 3, 17 or 18 to Sections A, B and F respectively are deleted and of no effect:  Bird proofing work above railway stations  Clause: SCCHLC010109-ZE