

Umbrella / Payroll Company Schedule

Assured:	Umbrellaphant Limited
Policy number:	ABG82A23PTSKN/00240
Attaching to Delegated Underwriting Contract Number:	ABG82A23
Policy Period:	<p>Effective Date: 16/10/2024 Expiry Date: 15/10/2025 (both dates inclusive)</p> <p>This Policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry of the Policy Period unless a new agreement is reached between the Underwriters and the Assured.</p>
Mailing Address:	71/75 Shelton Street, Covent Garden, London , WC2H 9JQ, United Kingdom
Business Services:	Umbrella / Payroll company
Policy Wording Attaching:	PRTSKN-REC-0224
Endorsements Attaching (Endorsements shown here amend the terms provided under the policy wording shown above – if none are shown then the standard policy wording applies):	Condition Precedent – All Contractors Supplied through bona fides recruitment agencies - Assured has no Supervision Direction and Control

Assured's Locations:	
Location 1:	N/A

Portsoken have a delegated authority agreement with Convex Insurance UK Ltd who are the insurer. As such Portsoken represents the insurer when they interact with you about this insurance policy

Operative Cover A – Employers’ Liability		Operative
Limit of Liability:	GBP 10,000,000 any one Occurrence Subject to the following Sub-Limits of Liability any one Occurrence and in the aggregate which shall be part of and not in addition to the above limit: <u>Additional Covers</u> Asbestos Sub-Limit of Liability: GBP 5,000,000 Terrorism Sub-Limit of Liability: GBP 5,000,000 <u>Optional Covers</u> <u>Operative [Y/N]</u> <u>Sub-Limit</u> Offshore Sub-Limit: N GBP 5,000,000	
Excess:	Not applicable	
Defence Costs:	Inclusive of the Limit of Liability	
Covered Jurisdiction:	United Kingdom	
Territorial Limits:	Worldwide excluding North America	

Operative Cover B – Public & Product Liability		Operative
Limit of Liability:	Public Liability: GBP 5,000,000 any one Claim Product Liability: GBP 5,000,000 any one Claim and in the aggregate	
Excess:	GBP 250 each and every Claim in respect of third party property damage only GBP n/a each and every Claim in respect of North America	
Defence Costs:	In addition to the Limit of Liability	
Retroactive Date:	16 th October 2024 in respect of the Data Protection Legislation Extension	
Covered Jurisdiction:	Worldwide excluding North America	
Territorial Limits:	Worldwide excluding North America	

Operative Cover C – Pollution Liability		Operative
Limit of Liability:	GBP 5,000,000 any one Claim and in the aggregate	
Excess:	GBP 1,000 each and every Claim, or GBP N/A each and every Claim in respect of North America	
Defence Costs:	Inclusive of the Limit of Liability	
Covered Jurisdiction:	Worldwide excluding North America	
Territorial Limits:	Worldwide excluding North America	

Operative Cover D – Drivers Negligence		Not Operative
Limit of Liability:	GBP N/A any one Claim subject to the excess stated below and not in excess of it. up to a maximum of GBP N/A in the aggregate for any one Policy Period. In the event of a claim the maximum amount payable relating to the total loss or destruction of the vehicle shall be market value immediately prior to such loss or destruction but not exceeding in total the limit referred to above.	
Excess:	GBP N/A each and every Claim which will be applied to reduce referred to above.	
Territorial Limits:	Worldwide excluding North America	
Claim Jurisdiction:	Worldwide excluding North America	

Operative Cover E – Professional Liability		Operative
Limit of Liability:	GBP 5,000,000 any one Claim	
Excess	GBP 500 each and every Claim	
Defence Costs:	In addition to the Limit of Liability	
Retroactive Date:	None	
Territorial Limit:	Worldwide excluding North America	
Claim Jurisdiction:	Worldwide excluding North America	

Operative Cover F – Directors and Officers Liability		Not Operative
Limit of Liability:	GBP n/a	
Excess	GBP n/a	
Defence Costs:	Inclusive of the Limit of Liability	
Retroactive Date:	n/a	
Territorial Limit:	Worldwide excluding North America	
Claim Jurisdiction:	Worldwide excluding North America	

Operative Cover G – Material Damage		Not Operative
Day One Uplift Percentage:	15% Where a Declared Value is stated below, the Sum Insured is calculated by applying the Day One Uplift Percentage to the Declared Value.	
Excess:	GBP	
Location 1:	Address: n/a	
Buildings:	Buildings Declared Value:	GBP
Buildings Sub-Limits for specific items or categories (if applicable):	Buildings:	GBP
	Landlord's fixtures and fittings:	GBP
Contents:	Contents Declared Value:	GBP
Contents Sub-Limits for specific items or categories (if applicable):	Fixed Computer Equipment:	GBP
	Other contents:	GBP
	Rent Payable:	GBP

Operative Cover H – Business Interruption		Not Operative
Additional Increased Cost of Working		
Total Sum Insured:	GBP	
Maximum Indemnity Period:	12 months	
Annual Sum Insured:	GBP	
Gross Revenue		
Total Sum Insured:	GBP	
Maximum Indemnity Period:	12 months	
Annual Sum Insured:	GBP	
Book Debts		
Total Sum Insured:	GBP	
Increased Cost of Working		
Total Sum Insured:	GBP	
Maximum Indemnity Period:	12 months	
Annual Sum Insured:	GBP	

Operative Cover I – Money Not Operative

Sum Insured:	As stated in the Policy
Excess:	GBP

Operative Cover J – Trade All Risks Not Operative

Property Insured:	Sum Insured:	Excess:	Single Article Limit:	Territorial Limits applying to each item:
Laptops/Mobile Phones/Tablets/All other items:	GBP	GBP	GBP	United Kingdom
Laptops/Mobile Phones/Tablets/All other items:	GBP	GBP	GBP	Worldwide excluding North America

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Renewal Premium:	GBP 2,650.00
Insurance Premium Tax at 12%:	GBP 318.00
Underwriting Fee:	GBP 40.00
Total Return Premium Due:	GBP 3,008.00

Notification of Claims or Incidents to:

Email:	convexclaims@broadspiretpa.co.uk
Phone:	01908 302011

Order Hereon:	100%
Dated:	14/10/2024

Signed for and on behalf of the Underwriters:



Portsoken Ltd, for and on behalf of Convex Insurance UK Limited.

Endorsements

By way of endorsement to the policy effective from 16/10/2024

All contractors are supplied through bona fides recruitment businesses.

No section of this policy will operate where the Assured have responsibility for the supervision direction and control of contractors whilst on assignment.

All other terms and conditions of the Policy remain the same and will apply to this Endorsement, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

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