



**Policy Number** B1903302210069

**Insured** P J Environmental Limited

**Address** 17 Sherwood Grove, Wirral, Merseyside, CH47 9SL

**Business** Waste brokerage, industrial services and transport safety consultants

**Period of Insurance** From 04 December 2021 To 03 December 2022  
*Both Days Inclusive Local Standard Time at the Insured's Address*

### Premiums

Please note that this insurance consists of separate sections (Sections A to D). Cover is only provided under a section where the word 'Operative' is shown against that part and section below

Sections	Premium		Cover Operative
Section A - Employers' Liability	GBP 3,474.90	100.00% Minimum & Deposit	Operative
Section B - Public Liability	GBP 2,000.00	100.00% Minimum & Deposit	Operative
Section C - Products Liability	Included in B	100.00% Minimum & Deposit	Operative
Section D - Pollution Liability	Included in B	100.00% Minimum & Deposit	Operative
Total All Sections	GBP 5,474.90		
Insurance Premium Tax @ 12%	GBP 656.99		
Total Premium	GBP 6,131.89	<i>Inclusive of Insurance Premium Tax</i>	

The Minimum and Deposit premium stated above is adjustable in accordance with General Conditions 3 Adjustment.

### Subjectivities

It is a condition all subjectivities applied to the policy are fully resolved within 45 days (unless specified otherwise) of the inception date. In the event that all subjectivities are not fully resolved, Underwriters reserve the right to void the policy ab initio

- 1 Tradesman proposal form completed & signed within 52 days of inception



## Endorsements

The following endorsement(s) form part of the Policy. For the full endorsement wording, please refer to the separate Endorsements document:

LMA5096 Several Liability Clause  
LMA3100 Sanction Limitation and Exclusion Clause  
NMA2962 Biological or Chemical Materials Exclusion  
210a Cyber Exclusion (UK Combined)  
034 Hire of Labour Conditions  
041 Personal Protective Equipment Condition  
066 Hazardous Locations / Works Exclusion  
042 Pollution - Claims Made Basis  
037A Licensed Asbestos Extension to Section D  
115A Licensed Asbestos Extension to Section A  
038 Licensed Sites Condition  
050 Skip Hirers' Condition  
071 Total Professional Services Exclusion  
107 Batteries and Tyres Disposal Condition  
125 - Heat Work Away Exclusion



## Section A - Employers' Liability

**Operative**

Limit of Indemnity                      GBP 10,000,000      any one occurrence  
    *Sub-limit*                      Terrorism / Offshore GBP 5,000,000      any one occurrence

### Categories

Manual Directors

### Rates

Adjustable @ 6.4350%  
Adjustable @ 0.0000%  
Adjustable @ 0.0000%

### Estimated Wage-Roll

GBP 54,000.00  
GBP 0.00  
GBP 0.00

## Section B, C & D - Public, Products and Pollution Liability

**Operative**

Limit of Indemnity      Section B              GBP 5,000,000      any one occurrence  
                                    Section C              GBP 5,000,000      any one occurrence and in the aggregate in the Period of Insurance  
                                    Section D              GBP 5,000,000      any one occurrence and in the aggregate in the Period of Insurance

### Categories

Operative

Payments to Bona-Fide Sub-Contractors

### Rates

Adjustable @ 0.5500%  
Adjustable @ 0.1375%

### Estimated Turnover

GBP 350,000.00  
GBP 6,000.00

### Excess

GBP 2,500 each and every claim (inclusive of all costs, expenses and adjusters' fees incurred)

other than the following:

GBP 2,500 in respect of Asbestos

### Retroactive Date

01 December 2017



# Miles Smith

The Insured shall be responsible for the first amount of each and every claim or series of claims arising from one source or original cause as indicated in the Excess, or where specifically stated in the Schedule, the first amount of each and every claimant. The amount shown is inclusive of all costs, expenses and adjusters' fees incurred in the investigation, defence or settlement of any claim. Insurers may require the Excess to be paid at any time during the investigation, defence or settlement of any claim. Notwithstanding this Excess, the Insured shall comply with the Claims Procedure as if no Excess applied. A "claim" is deemed to be any notification forwarded to Insurers in accordance with the Claims Procedure (as stated in the Policy Wording under Important Information).

THIS IS TO CERTIFY that in accordance with the authority granted to the undersigned by Insurers under contract number B190330221 the said Insurers are hereby bound in accordance with the terms and conditions as attached hereto or as entered hereon.

IN WITNESS WHEREOF this Policy has been signed this 18  
January 2022 by Miles Smith Limited Authorised Signatory

Miles Smith Limited is authorised and regulated by the Financial Conduct Authority. Miles Smith Limited is registered in England 00951095.

Registered Office: One America Square, 17 Crosswall, London EC3N 2LB