

## The Schedule

**Policy Number:** ZF107793/0514V6W  
**Policy Form:** Integro Focus Policy 2017 – Version 6  
**The Insured:** David Pickering T/as Aquarius Acoustics & Aquarius Acoustics Ltd  
**Postal Address:** Unit 1 Stanley Street  
 Colne  
 Lancashire  
 BB8 9DD  
**Business Description:** Sound and Lighting Technical Services including Hire of Studio Facilities and Equipment, Sales, Installation and Repair  
**Period of Insurance:** 13th May 2017 to 12th May 2018  
**Renewal Date:** 13th May  
**Annual Premium (inc IPT):** £1,066.12

### SCHEDULE

Section	Insured	Sum Insured
1 Production Property		
1a) Technical Equipment	No	Nil
1b) Props Sets & Wardrobes	No	Nil
1c) Specified Items	No	Nil
2 Property Damage "All Risks"	No	Nil
3 Business Interruption "All Risks"	No	Nil
4 Money	No	Nil
5 Production Insurance		
5a) Multimedia	No	Nil
5b) Producers Indemnity	No	Nil
6 Employers Liability	Yes	£10,000,000
7 Public/Products Liability	Yes	£5,000,000
8 Professional Indemnity/Errors & Omissions	No	Nil
9 Group Personal Accident and Business Travel		
9A) Personal Accident	No	Nil
9B-N) Business Travel	No	Nil

**Reason for Issue:** Revised Renewal  
**Additional/Return Premium:** Not Applicable  
**Endorsements Applicable:** None  
**Dated:** 17 May 2017

Signed by



ZURICH®

# FOCUS

**The Premises:**

- 1 Unit 1 Stanley Street  
Colne  
Lancashire  
BB8 9DD

# FOCUS

## Section 6 – Employers Liability

**Effective Date:** 13th May 2017

**Limit of Indemnity:** £10,000,000

**Excess:** Nil

**Endorsements Applicable:** None

## Section 7 – Public/Products Liability

**Effective Date:** 13th May 2017

**Limit of Indemnity:**

<b>Sub-Section 7a)</b> Public Liability	£5,000,000
<b>Sub-Section 7b)</b> Products Liability	£5,000,000

The liability of the Insurers for all compensation payable in respect of all pollution or contamination which is deemed to have occurred during the period of insurance shall not exceed £5,000,000 in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limits(s) of Indemnity under Sub-Sections 7a) and 7b) of this section.

**Excess:** £250 in respect of third party property damage

**Endorsements Applicable:** None

Dear Policyholder

This year we have taken the opportunity of re-issuing your Focus Combined policy document which incorporates a number of changes and enhancements to the cover, which will take effect from your renewal date. These changes are summarised below, but please refer to the policy for full details or alternatively telephone your Account Handler or Account Executive.

## Policy Language

The policy language has been updated in line with the Insurance Act 2015 which is now operative from 12<sup>th</sup> August 2016. This also clearly states that there is an onus on the policyholder to make a fair presentation of the risk by disclosing and not misrepresenting all material facts.

## Section 1 – Production Property

- Cover for General Average & Salvage added to maritime voyages
- Cover added for fraudulent purchases of stock by a credit card up to £5,000

## Section 2 – Property Damage

- Exhibition extension extended from UK to Europe
- Limit for lost keys increased to £750

## Section 3 – Business Interruption

- Exhibition site extension widened to include Europe
- Transit extension now gives up to 50% of the sum insured (maximum £500,000) within Europe
- Contract sites extension now gives up to 50% of the Sum Insured (maximum £500,000) within Europe
- Customers & Suppliers extension now increased to £250,000 in the UK and £100,000 within Europe (but restricted to fire lightning aircraft and explosion)

## Section 5 – Production Insurance

- Errors of Judgement extension added up to £50,000
- Extension of definition of family under bereavement cover
- Age limits for cast/crew cover extended to 75. Bereavement cover now capped at 75
- Death of Head of State exclusion added if over 70 years old

## Section 7 – Public/Products Liability

- Tour Operators Liability Exclusion is now included as standard

## Section 8 – Professional Indemnity

- Section now amended to be called Professional Indemnity/Errors & Omissions Insurance

## Section 9 – Personal Accident & Business Travel

- No upper age limit applies
- Increased limits apply
- Updated list of territories excluded under kidnap cover
- Excluded territories under travel cover now includes Myanmar (Burma), Cuba, Democratic Peoples Republic of Korea, South Sudan, Sudan and Syrian Arab Republic

**Brand Protection** cover included across all sections up to £50,000 for reputation protection where claims are £1,000,000 or above.

## Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy Number

ZF107793/0514V6W

Name of Policyholder

David Pickering T/as Aquarius Acoustics & Aquarius Acoustics Ltd

Date of commencement of Insurance Policy

13th May 2017

Date of Expiry of Insurance Policy

to 12th May 2018

Zurich Insurance plc.  
A public limited company  
incorporated in Ireland  
Registration No. 13460  
Registered Office Zurich House  
Ballsbridge Park Dublin 4  
Ireland

UK branch registered in England  
and Wales  
Registration No. BR 7985

UK Branch Head Office  
The Zurich Centre 3000  
Parkway Whiteley  
Fareham Hampshire  
PO15 7JZ

Zurich Insurance plc is  
authorised by the Central  
Bank of Ireland and  
authorised and subject to  
limited regulation by the  
Financial Conduct Authority  
Details about the extent of  
our authorisation by the  
Financial Conduct Authority  
Are available from us on  
request.

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).



Conor Brennan  
Head of UKGI, Zurich  
Insurance plc, UK Branch

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.