

ALL RISKS/COMBINED LIABILITY INSURANCE

CONFIRMATION SCHEDULE

IMPORTANT: Please check this document carefully

Please carefully read through this Confirmation Schedule and Statement of Facts to ensure cover is being provided on the correct basis and all information and sums insured stated are accurate/sufficient. We should take this opportunity to remind you that this document together with correspondence, emails or telephone calls you have had with/from us forms the basis of the contract of insurance that we have arranged for you with Insurers. Any amendments to this information must be notified to us immediately, because it may affect whether Insurers continue to offer the cover as per the enclosed document.

Policy Number: ARCL 00559

Insured: Orange Audio

Risk Address: 9 Wargrave Road, Clacton On Sea, Essex, CO15 3EQ

Correspondence Address: As above

Business Description: Equipment Hirer

Period of Insurance: From: 15/04/2022
To: 14/04/2023 both days inclusive

Premium: £235.00

Insurance Premium Tax: £28.20

Total Amount Payable: £263.20

Policy Underwritten by: JRP Underwriting Limited on behalf of ERGO UK Specialty on behalf of Great Lakes Insurance SE, UK Branch

Agreement Number: B0241CIT220122

Wording: UK Commercial Combined 2021

OPERATIVE SECTIONS

Material Damage	Not Operative
Employers Liability	Not Operative
Public Liability	Insured
Products Liability	Insured

PERILS APPLICABLE

Accidental Damage	Applicable
Fire	Applicable
Lightning	Applicable
Explosion	Applicable
Aircraft	Applicable
Riot, Civil Commotion, Strikers, Locked Out Workers,	Applicable
Theft or Attempted Theft	Applicable
Earthquake	Applicable
Storm	Applicable
Flood	Applicable
Overflowing, discharge or leaking of any sprinkler	Applicable
Escape of water from any tank, apparatus or pipe	Applicable
Impact by any road vehicle	Applicable

ENDORSEMENTS (If Applicable)

- 1) Additional Expenses
- 2) Continuing Hire Charges
- 3) Employee/Visitor Personal Effects
- 4) Equipment Hired In
- 5) Equipment Hired Out
- 6) Hire Costs
- 7) Professional Packing
- 8) Full Theft Cover
- 9) Unattended Vehicle Security Clause
- 10) Goods In Transit extension to include Third Party vehicles/Hauliers
- 11) JRPLIAB007 - Sub-Contractors Condition
- 12) JRPLIAB017 – Heat Work Away Exclusion
- 13) JRPLIAB144 - Abuse Exclusion
- 14) JRPLIAB082A - Care Custody and Control (Specified Limit) Extension

DEFINITIONS OF THE ABOVE ENDORSEMENTS CAN BE FOUND IN EVS ENDORSEMENTS V4

MATERIAL DAMAGE (PREMISES ONLY)

Item	Description	Sums Insured
i)	Business Equipment (Owned/Hired In)	Not Insured
Excess: £150 in respect of each and every loss		

MATERIAL DAMAGE (ALL RISKS)

Item	Description	Territory	Sums Insured
i)	Business Equipment (Owned/Hired In)	UK	Not Insured
		Europe	Not Insured
		Worldwide	Not Insured

Equipment under the All Risks section above on a UK and Europe wide basis includes free 60 day Worldwide extension

Excess: Theft from Unattended Vehicle: 10% of each and every claiming subject to a minimum of £500
All other claims: £150 each and every claim

Coverage includes Transit, Loading and Unloading

PLEASE NOTE: YOUR VEHICLE MUST HAVE AN ALARM AND IMMOBILISER, IF IT DOES NOT THEN YOU MUST NOTIFY US IMMEDIATELY AS THIS MAY HAVE AN IMPACT ON YOUR COVER

EMPLOYERS LIABILITY

Item	Description	Sums Insured
i)	Employers Liability	Not Insured
Excess:	Nil	
Territory:	Worldwide In respect of temporary non-manual visits by any Employee provided that such Employee is normally resident in either	
<i>If Employers Liability is Operative it is limited to:</i>		
	- £5,000,000 in respect of Asbestos	
	- £5,000,000 in respect of Terrorism	

PUBLIC AND PRODUCTS LIABILITY

Item	Description	Sums Insured
i)	Public Liability (Any one occurrence)	£5,000,000
ii)	Products Liability (Any one occurrence)	£5,000,000
Excess:	£500 each and every claim in respect of third party property damage and/or bodily injury	
Territory:	Worldwide	

If you have a complaint

Our objective is to provide a high standard of service to you at all times. However we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly.

If you wish to register a complaint please contact us:

- * in writing, to the Managing director at the address shown on the letter (or business card) that accompanies this document, and/or;
- * by telephone, using the number shown on the letter document (or business card) that accompanies this document, and/or;
- * in person, at the address shown on the letter (or business card) that accompanies this document.

In all cases please quote your policy number or other reference we have given you. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

The Law Applicable To This Policy

You and Your Insurers are free to choose the law applicable to this Policy. As Your Insurers are based in England your Insurers propose to apply the law of England and Wales and by purchasing this Policy You have agreed with us.

Important - Material Facts

Please remember that you must inform the insurer of any circumstances of which the Insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letter) of all information supplied to the insurer for the purposes of the renewal of this insurance.

Identity of Insurers

This policy is underwritten by JRP Underwriting Limited on behalf of ERGO UK Specialty on behalf of Great Lakes Insurance SE, UK Branch

It is administered on their behalf by Entertainment Vision Sound Insurance Brokers Limited.

Entertainment Vision Sound Insurance Brokers Ltd is an appointed representative of Hispania Global UW Ltd.

Registered Office: Floor 2, Room 116, WeWork, 1 Poultry, London, EC2R 8EJ

Registered in England No. 09076083

JRP Underwriting is a trading style of JRP Insurance Management Ltd

JRP Insurance Management Limited is authorised and regulated by the Financial Conduct Authority No. 496905

Registered Company No: 06771814 England

Registered Office: Suite 828, Gallery 8, Lloyd's Building, One Lime Street, London, EC3M 7DQ

All of the above insurance companies details can be checked on the FCA register by visiting the FCA website at www.fca.gov.uk/register, or by contacting them on 0845 606 1234

INFORMATION

The insured delivers creative and innovative solutions for entertainment, music, sporting, corporate and hospitality events

They provide staging, equipment, sound, lighting to events

CONSTRUCTION

N/A

SECURITY

N/A

WAGEROLL (If Employers Liability Operative):

Clerical/Managerial
All other (inc Manual)

ERN/PAYE NUMBER

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TURNOVER (If Public Liability Operative):

UK / Europe
USA / Canada
Rest of the World

£80,000.00

STATEMENT OF FACT

IMPORTANT - Please check the following information carefully. This insurance contract is based on the information disclosed by you and/or your insurance advisor, as set out in this statement. If you believe any of the information to be incorrect then please contact your insurance advisor immediately. Failure to disclose all material information advised (i.e. information likely to influence the assessment of this risk) could invalidate the insurance. If you are in any doubt whether any information is material it should be disclosed.

GENERAL QUESTIONS

By confirming this fact finder you are also confirming that the following statements are true. Should this not be the case and there are any inaccuracies or omissions then please advise immediately as failing to do so could invalidate your insurance. **If any of the following statements are NOT true then please provide further details.**

You or:

- i) any director or partner in any business
- ii) any partner in any partnership, or
- iii) any director of any company

either personally, in the name of the business proposed or in the name of any other business in which any of you have had an interest:

- a) have **NEVER** had a proposal for insurance cancelled, renewal refused, cover terminated, special conditions imposed by any insurer
- b) have **NEVER** been convicted of or is prosecution pending for any offence (excluding any motoring convictions and any other offences which have been spent under the Rehabilitation of Offenders Act 1974)
- c) have **NEVER** been subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years
- d) have **NEVER** been declared bankrupt or insolvent, subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 10 years.

RISK PREMISES DETAILS

1) Is the property constructed of brick, stone or concrete and roof with slates, tiles or concrete? N/A

2) Any element of the property consisting of flat roof or non standard construction? N/A

(If Yes please give details) Details:

3) Is the property in a good state of repair? N/A

(If No please give details) Details:

4) It is a Multi Tenure property? N/A

(If Yes please give details) Details:

5) Are the entrance/exit doors protected by 5 Lever Mortice Deadlocks? N/A

(If No please give details) Details:

6) Are there bars/grilles on the windows? N/A

7) Is there CCTV in operation? N/A

8) Is the property protected by an intruder alarm system? N/A

(If Yes what type of signalling) Details:

BUSINESS ACTIVITIES

9) Are there any hazardous activities undertaken at the property?
(i.e. any chemical usage, asbestos, gases, explosives etc) N/A

(If Yes please give details) Details:

10) Do you carry out any work involving welding or cutting equipment
or processing involving heat? N/A

(If Yes please give details) Details:

LOSS HISTORY

DATE/YEAR	TYPE OF CLAIM	BRIEF DESCRIPTION	AMOUNT