

Details of Sums Insured, Limits, Deductibles & Endorsements

The following Sums Insured, Limits, Deductibles, Special Conditions and Endorsements apply to your Policy. If you have more than one Premises, the following are the total Sums Insured applicable to all Premises combined. Please refer to the Special Conditions and Endorsements, and to the Policy Wording for any other Sums Insured or Limits which may apply and/or amendments to standard Policy Sums Insured.

Section 1 - Employer's Liability

The Cover

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| 1. Limit of Liability | Any one event | £ 10,000,000 |
| 2. Criminal Prosecution Costs | In the aggregate for all acts or omissions committed or alleged during any one Period of Insurance whether arising under Employer's Liability or Public Liability | £ 1,000,000 |

Section 2 - Public Liability

The Cover

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|-------------------------------|---|--------------|
| 1. Limit of Liability | Any one event | £ 10,000,000 |
| 2. Criminal Prosecution Costs | In the aggregate for all acts or omissions committed or alleged during any one Period of Insurance whether arising under Employer's Liability or Public Liability | £ 1,000,000 |

Deductibles

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| Deductible for each and every claim in respect of third party property damage | £ 250 |
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Optional Extension - Drivers Negligence

The Cover

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| Limit of Liability | Any one event | £ 10,000 |
| | All events in any one Period of insurance | £ 50,000 |

Number of Drivers

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| The maximum number of drivers that could be on the roads at any one time: | 15 |
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Deductibles

Drivers Negligence, Exception 15) The amount of Deductible is determined by the length of time a driver has held a valid licence appropriate to the vehicle in use:

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| Licence held for between 6 months and 1 year | £1,000 |
| Licence held for between 1 year and 2 years | £750 |
| Licence held for over 2 years | £500 |