

Construction Select Renewal Schedule

Your insurance policy is renewed from 1st August 2020.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 27/CS/28849888/08

Agreement Number: Not Applicable

Account Number: 27/98078

Insurance Adviser: Marsh Limited (PP/ P&C)

The Insured: NEWSHIP GROUP LTD NEWSHIP LTD NEWSHIP PRODUCTS GROUP LTD NEWSHIP
MANUFACTURING LTD AND SUBSIDIARY COMPANIES

Postal Address: FERNSIDE PLACE
179 QUEENS ROAD
WEYBRIDGE
KT13 0AH

Renewal Premium:	£	8,017.00
Insurance Premium Tax:	£	962.04
Total Renewal Premium:	£	8,979.04

Annual Premium:	£	8,017.00
Insurance Premium Tax:	£	962.04
Total Annual Premium:	£	8,979.04

Effective Date: 01/08/2020

Renewal Date: 01/08/2021 at 12.00 hrs

Business Description: SEE BUSINESS DESCRIPTION MEMORANDUM

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

S/2/1 BUSINESS DESCRIPTION
Z/1727/1 General Exclusions - Cyber Event
Z/1756/1 Communicable Disease

Contractors Plant Section

Constructional Plant	Not Insured
Temporary Buildings	Not Insured
Other Plant and Machinery	Not Insured

Hired in Plant

Limit of Liability £3,500,000

Excess

Theft and Malicious Damage £2,500

Fire £1,000

All Other Claims £1,000

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/1/1 EXCESS

Z/1205/2 Bona Fide Hirers - All Customers

Z/1720/1 Cyber Event - Contractors Plant

Clause Details

S/2/1 BUSINESS DESCRIPTION

Manufacture and supply of hollow glass containers supply of various packaging and products and solutions design manufacture and installation of modular buildings laser cut blanks pressed and fabricated metal parts for the motor and other industries supply of architectural ironmongery and supply of high quality temporary accommodation toilets and showers to the event industry and Property Owners.

owners, lessors and lessees.

Z/1727/1 General Exclusions - Cyber Event

General Exclusions 4. E.Risks is replaced by the following

4. Cyber Event (Not applicable to Terrorism, Contractors Employers` Liability, Contractors Public Liability, Contractors JCT 6.5.1, Erection All Risks, Machinery Movement, Contractors Plant, Contract Works Construction Professional Indemnity , Directors and Officers, Accident ,Business Travel or Commercial Legal Expenses Sections)

- A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and digital data from any cause whatsoever (including, but not limited, to Computer attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.
- B. However, in the event that an insured event excluding riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or civil commotion or malicious persons results from any of the matters described in A. above, this Policy, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Policy period to property insured by this Policy directly caused by such insured event to the extent covered and not otherwise excluded under this Policy.

For the purposes of this Exclusion

Electronic and digital data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and digital data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the computer system or network of whatsoever nature.

Z/1756/1 Communicable Disease

The following General Exclusion is added to the Policy Introduction

6 Communicable Disease (Not applicable to the Terrorism, Contractors Employers' Liability, Contractors Public Liability, Directors and Officers Liability, Personal Accident, Sickness, or Business Travel Sections)

Any Loss, destruction, damage or any consequential loss, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat whether actual or perceived of a Communicable Disease regardless of where such Communicable Disease occurs

Any Loss, destruction, damage or any consequential loss, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease, or any property insured hereunder that is affected by such Communicable Disease.

For the purposes of this Exclusion, Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- A. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- B. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- C. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

S/1/1 EXCESS

The first

a) £2,500 in respect of theft attempted theft or malicious damage to Property Insured with a replacement value of £250,000 or above reducing to £1,000 in respect of all other loss or damage

b) £1,000 in respect of theft attempted theft or malicious damage to Property Insured with a replacement value less than £250,000 reducing to £500 in respect of all other loss or damage

Z/1205/2 Bona Fide Hirers - All Customers

It is a condition precedent to the liability of the Insurer under this Section that Property Insured will not be hired out unless

1. for hires to business customers
 - a. the hirer's identity has been confirmed by at least two different documents bearing their trade name and address and landline telephone number and
 - b. the requirements of the Insured are confirmed by an official written order and
 - c. a satisfactory credit check has been completed not more than 3 months prior to the hire date where the value of Property Insured on hire exceeds £10,000 and
 - d. it has been confirmed that the hirer has a valid insurance policy covering their liability in the event of loss of or damage to the hired Property Insured and
 - e. where the accumulated value of Property Insured on hire exceeds £25,000 or the accumulated quantity of Property Insured on hire exceeds 10 items:
 - i. where the business customer is known to the Insured:
 1. the hire has been confirmed via telephone or in person by a recognised representative of the business customer
 - ii. where the business customer is not known to the Insured:
 1. the hirer's identity has also been confirmed by photo identification and
 2. a photograph of the hirer or person accepting delivery of the Property Insured on behalf of the hirer or the person picking up the Property Insured from the Insured's premises is captured and recorded by the Insured at the time of hire
2. for hires to members of the public
 - a. the name and home address has been confirmed by two official documents such as utility invoices and driving licence and
 - b. where the Property Insured is delivered by the Insured it is
 - i. unloaded at the home address of the hirer and
 - ii. signed for by the hirer in acceptance of responsibility for loss or damage
 - c. the total value of Property Insured hired to any member of the public shall not exceed £10,000.

The Insured shall retain copies of all proofs of identification and credit worthiness which shall be provided to the Insurer on request in the event of a claim being submitted for Property Insured while hired out.

This Condition does not apply to Property Insured hired out with an operator.

Z/1720/1 Cyber Event - Contractors Plant

The following Exclusion is added to the Contractors Plant Section
19 Cyber Event

- A. Damage to, loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of Electronic and Digital Data from any cause whatsoever (including, but not limited, to Computer Attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.

B. However, in the event that an Insured Event listed below results from any of the matters described in A. above, this Section, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Period of Insurance to Property Insured by this Section directly caused by such an Insured Event to the extent covered and not otherwise excluded under this Section.

Insured Event:

Any loss or damage other than loss or damage due to or caused by malicious persons

For the purposes of this Exclusion

Electronic and Digital Data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and Digital Data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer Attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilising the computer system or network of whatsoever nature.

Exclusion 19 E Risks is deleted from the Section and of no further use.

This page has been left blank intentionally

Construction Select Declaration Form

Please complete this declaration form for the period of Insurance as detailed below.
You will be advised of any premium adjustments.

Policy Number: 27/CS/28849888/08

Agent: Marsh Limited (PP/ P&C)

Account Number: 27/98078

The Insured: NEWSHIP GROUP LTD NEWSHIP LTD NEWSHIP PRODUCTS GROUP LTD NEWSHIP
MANUFACTURING LTD AND SUBSIDIARY COMPANIES

Period of Insurance: 1st August 2019 to 1st August 2020

Contractors Plant Section

Hired in Plant Charges

£

This page has been left blank intentionally

Client News

CS02 Construction Select

Notification of changes to your policy

At Allianz Insurance plc we constantly review our products. Following our latest review, with effect from the renewal date of your policy, we are updating your policy wording to include the following amendment(s), in order to clarify our intent over cover for additional expenditure and business interruption losses arising out of contagious diseases.

We have amended your wording to clarify that we do not intend to provide cover under this wording for losses arising from any form of contagious disease.

The guidance provided below does not represent the complete terms and conditions of the new policy wording. Please read this guidance in conjunction with your new policy wording and Schedule. If you have any questions about the new policy, please refer these to your insurance adviser.

A SUMMARY OF KEY CHANGES IS SHOWN BELOW

Z/1756 - Communicable Disease

The following General Exclusion is added to the Policy Introduction

6 Communicable Disease (Not applicable to the Terrorism, Contractors Employers' Liability, Contractors Public Liability, Directors & Officers Liability, Personal Accident, Sickness, or Business Travel Sections)

Any Loss, destruction, damage or any consequential loss, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat whether actual or perceived of a Communicable Disease regardless of where such Communicable Disease occurs

Any Loss, destruction, damage or any consequential loss, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease, or any property insured hereunder that is affected by such Communicable Disease.

For the purposes of this Exclusion, Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

This page has been left blank intentionally

Client News - Notification of changes to your policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now be provided with our most up-to-date wording.

The guidance provided below does not represent the complete terms and conditions of the new Policy wording. Please read this guidance in conjunction with your new policy wording and Schedule. If you have any questions about the new Policy, please refer these to your insurance adviser. A summary of key changes is shown below.

Cyber Clarification

With effect from renewal we will affirmatively clarify the scope of cyber coverage afforded under this policy. This change has been implemented following guidance provided to insurers by the Prudential Regulation Authority, and we would urge you to review the attached clause(s) for detail.

For the following covers (where provided) we will implement a Cyber Event clause. It is important to note that the scope of cover is unaltered from that previously provided and intended by us: -

- Accident
- Business Interruption All Risks
- Business Interruption Events
- Business Travel
- Contractors JCT 6.5.1
- Fidelity
- Money
- Own Goods in Transit
- Property Damage All Risks
- Property Damage Events
- Specified All Risks

For the following covers (where provided) we will implement a Cyber Event clause. It is important to note that the scope of cover is widened so that it follows that which is provided by the underlying cover:

- Contract Works Construction
- Contractors Plant
- Contractors Public Liability
- Erection All Risks
- Machinery Movement

For the following covers (where provided) we will implement a Cyber Exclusion: -

- Directors and Officers
- Professional Indemnity

Data Protection Act - Renewal Notice to Policyholders (Contractors Public Liability cover only, where provided)

With effect from renewal we will restrict the limit of indemnity provided under our Data Protection Act 2018 section 168 extension to £2,000,000, or the policy limit of indemnity where it is less than this amount.

This page has been left blank intentionally