

Renewable Energy Policy Schedule

Policy Number: 10013618RE Policy Wording Reference: re090723

Period of Insurance: From: 26/04/2024 To: 25/04/2025
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 26/04/2024 Date Issued: 24/04/2024

Reason for Issue: New Business

Contract Parties

Insured: UPS Solar Ltd
Including Subsidiary Companies: None

Address: Unit 5, Guest House Farm
Runshaw Lane
Chorley
PR7 6HD
United Kingdom

Business Description: Solar Panel Installation and repair

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Plc on behalf of HDI Global Specialty SE.

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses:

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN
Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk
Also refer to the Helplines

All Other Sections:

Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

In the event of a claim, please notify your agent.

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|-----------------|-----------------------------|----------------|
| Section: | Employers' Liability | Insured |
|-----------------|-----------------------------|----------------|

| | Limits of indemnity | |
|---|----------------------------|--|
| Employers' Liability | £10,000,000 | Any one occurrence |
| Including sub-limits of indemnity for: | | |
| Manslaughter defence costs | £1,000,000 | Aggregate (for both defence costs and prosecution costs combined) |
| Public relations expenses | £100,000 | Any one occurrence |
| War and terrorism | £5,000,000 | Any one occurrence |
| Territorial limits: | | Worldwide but excluding manual work in North America |
| Claims jurisdiction: | | Worldwide excluding North America |
| Policy Law and Jurisdiction: | | The law of that part of the United Kingdom where the head office of the insured is located |
| Section Excess(es): | Amount | |
| Excess | Not Applicable | |
| Section subject to declaration adjustment: | | Yes |

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| Section: | Public and Products (including inefficacy) Liability | Insured |
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| | Limits of indemnity | |
|--|---------------------|---|
| Public Liability | £5,000,000 | Any one occurrence |
| Including sub-limits of indemnity for: | | |
| Inefficacy Liability | £5,000,000 | Any one occurrence |
| Products Liability | £5,000,000 | Any one occurrence and in the aggregate |
| Pollution Liability | £5,000,000 | Any one occurrence and in the aggregate |
| Accidental asbestos discovery | £1,000,000 | Any one occurrence and in the aggregate including defence costs |
| Data protection | £500,000 | Any one occurrence and in the aggregate including defence costs |
| Environmental statutory liability | £1,000,000 | Any one occurrence and in the aggregate including defence costs |
| Legionella | £1,000,000 | Any one claim and in the aggregate |
| Manslaughter defence costs | £1,000,000 | Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined) |
| Public relations expenses | £100,000 | Any one occurrence |
| Service indemnity (motor vehicle and contents property damage) | £50,000 | In the aggregate |

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

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| Minimum limit of indemnity to be held by subcontractors | £5,000,000 | Any one occurrence |
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Optional Extensions:

| | Sub-limits of indemnity | |
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| Asbestos limited materials buyback | Not Selected | |
| Damage to that part worked upon - customers' premises | Not Selected | |
| Fidelity bonding any one employee and series limit (arising from one source or cause) | Not Selected | |
| Financial loss (Including products) | £500,000 | In the aggregate |
| Loss of extinguishant in fixed fire extinguishers | Not Selected | |
| Loss of keys | Not Selected | |
| Misuse of telephones any one employee and series limit (arising from one source or cause) | Not Selected | |
| North America products | Not Selected | |
| Products and workmanship (rectifying defective work or defective products following injury or damage) | £1,000,000 | Any one occurrence and in the aggregate including defence costs |
| Use of heat away | Not Selected | |
| Loss of metered water | Not Selected | |
| Temporary removal of customers' property for cleaning or treatment | Not Selected | |
| Trace and access | Not Selected | |
| Use of firearms, shotguns or air guns | Not Selected | |

Section Excesses:

| | Amount | |
|--|--------|-------------------------|
| Asbestos accidental discovery | £5,000 | Each and every claimant |
| Work in or on Server rooms and data centres | £2,500 | Any one occurrence |
| Guarding in or on building sites, car compounds or open cast mines | £1,000 | Any one occurrence |
| Work on or involving sprinklers and wet risers | £2,500 | Any one occurrence |
| Work resulting in escape of water | £1,000 | Any one occurrence |
| Service indemnity (motor vehicle and contents property damage) | £500 | Any one claim |
| Work involving underground services, excavation or underground cabling | £2,500 | Any one occurrence |
| Libel, slander or defamation - excess due is percentage shown of claim value | 10% | Any one occurrence |
| Any other work | £250 | Any one occurrence |

| Optional Extensions Excess(es): | Amount | |
|---|--|--|
| Financial loss (including products) | £500 or 10% of the loss (whichever is greater) | Any one claim |
| Products and workmanship (rectifying defective work or defective products following injury or damage) | £250 | Any one occurrence |
| Territorial limits: | | Worldwide but excluding manual work in North America |
| Claim jurisdiction: | | Worldwide but excluding manual work in North America |
| Policy Law and Jurisdiction: | | The law of that part of the United Kingdom where the head office of the insured is located |
| Section subject to declaration adjustment: | | Yes |

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| Section: | Directors' and Officers' Liability | Not Insured |
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| Section: | Professional Indemnity | Not Insured |
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| Section: | Legal Expenses | Not Insured |
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| Section: | Property All Risks | Not Insured |
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| Section: | Floating Contents | Not Insured |
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| Section: | Business Interruption All Risks | Not Insured |
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| Section: | Contract Works | Not Insured |
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| Section: | Fidelity Guarantee | Not Insured |
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| Section: | Terrorism | Not Insured |
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| Section: | Personal Accident | Not Insured |
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Renewable Energy Policy Schedule

Insured: UPS Solar Ltd
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

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| Employer's Liability | £762.17 |
| Public and Products Liability (including inefficacy) | £6,440.22 |
| Premium (excluding IPT) | £7,202.39 |
| IPT/tax | £864.29 |
| Total | £8,066.68 |

Endorsements

Not applicable