



Policy Schedule

Social Welfare Combined insurance policy

Reason for Issue:	Renewal
Policyholder:	4D CARE LIMITED
Policy Number:	S10193
Address:	Shelldene House Main Road Friday Bridge Wisbech PE14 0HJ
Period of insurance:	15/01/2019 to 14/01/2020 both dates inclusive
Policy Holder's Business:	Residential care home & educational facility for children with emotional & behavioural difficulties. Provision of psychotherapy to the children and families.
Premium:	£ 12,981.00 (plus IPT @12.00% = £ 1,557.74) = £14,538.74

Insurance cover provided

Public/products liability	Insured
Professional liability	Insured
Management liability	Insured
Employers liability	Insured
Property damage	Insured
Business interruption	Insured
Portable property	Insured
Money and personal assault	Insured
Transit	Insured
Refrigerated stock	Insured

Public/products liability

Limit:	£ 5,000,000
Excess	£ 250 in respect of third party property damage
Jurisdiction:	UK

Professional liability

Limit:	£ 2,000,000
Excess	£ 1,000
Jurisdiction:	UK

Management liability

Limit:	£ 1,000,000
Excess	£ 0
Jurisdiction:	UK

Employers liability

Limit: £ 10,000,000
Jurisdiction: UK

Property damage

Premises 1 - Address: Shelldene House
Friday Bridge
Cambridgeshire
PE140HJ

Property:	Declared Value:	Sum Insured:
Buildings	£ 622,352	£ 715,705
General Contents	£ 110,000	£ 126,500
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 10,000	£ 11,500
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 742,352	£ 853,705

Premises 2 - Address: Unit 6
Hall Road Business Park
Hall Road
Outwell
PE148PE

Property:	Declared Value:	Sum Insured:
Buildings	£ Not Insured	£ Not Insured
General Contents	£ 5,000	£ 5,750
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 1,000	£ 1,150
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 6,000	£ 6,900

Premises 3 - Address: Escalon House
Robbs Lane
Outwell
PE148PN

Property:	Declared Value:	Sum Insured:
Buildings	£ 480,000	£ 552,000
General Contents	£ 17,000	£ 19,550
Stock	£ Not Insured	£ Not Insured
Computer Equipment	£ 1,000	£ 1,150
Tenants Improvements	£ Not Insured	£ Not Insured
Sub Total :	£ 498,000	£ 572,700

Overall Total : £ 1,246,352 £ 1,433,305

Excess:
(the first amount of any claim for which you are responsible)

subsidence damage	£ 1,000
loss of documents	£ 100
theft of keys	£ 25
all other damage	£ 250

Business interruption

	Sum Insured	Maximum Cover Period	Premises No
Loss of Revenue	£ 2,200,000	24 Months	ALL
Additional ICOW	£ 50,000	24 Months	ALL

Damage to portable property

(Damage can occur anywhere in the world)

Property	Sum Insured:
LaptopsCamerasPhones	£ 7,300
Tools	£ Not Insured

Money and personal assault

£5,000 if the money is lost, other than	
Loss of money from locked safe at the premises	£ 2,500
Loss of money from locked safe at private residence	£ 1,000
Loss of money from locked safe at conference exhibition	£ 1,000
Other loss of money	£ 500
Death/loss of limbs, sight, speech or hearing/ permanent total disablement	£ 10,000
Temporary total disablement	£ 100 per week for a maximum of 104 weeks

Transit

(Within the United Kingdom)

Limit: £ 5,000

(the most we will pay in total during the period of insurance)

Excess: £ 100

(the first amount of any claim for which you are responsible)

Refrigerated stock

(Food stuffs, medicines or drugs in any refrigerating machine)

Limit: £ 2,500

(the most we will pay in total during the period of insurance)

Excess: £ 100

(the first amount of any claim for which you are responsible)

Signed:



Managing Director, Markel (UK) Limited

Date: 20 December 2018