

**MGAM CONTRACTORS LIABILITY AND ALL RISKS INSURANCE  
SCHEDULE**



**Capital Indemnity Ltd**  
tailored insurance solutions

**Quote Reference:** SC5CPQ  
**Contract No:** 7688\_100\_2024\_001  
**Coverholder:** (Section A to D inclusive): MGAM  
FCA Firm No (835270)  
(Section E): SCOR UK Company Ltd  
FCA Firm No. (202333)  
**Binding Authority Agreement UMR:** BMGAM001633C2024

**Insurers:** (Section A to D inclusive): **100%** MS Amlin Insurance SE, UK Branch with the company registration number FC038781 and offices at The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. + 44 (0)20 7746 1000  
MS Amlin Insurance SE is authorised and regulated by the National Bank of Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority and the Financial Conduct Authority are available from us on request.  
(Section E): **100%** SCOR UK Company Limited a company registered in England and Wales (Company No: 01334736). Registered Address: 10 Lime Street, London, EC3M 7AA. SCOR is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. PRA Registration number 202333.

The **Insurers'** Firm Reference Number(s) and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

**Insured:** SCOTTS OF CAMBRIDGE LTD  
**Business Address:** 34 Ramsey Road, , ST. IVES, PE27 5RD  
**Correspondence Address:** as above  
**Trade / Occupation** Photographers (No Aerial Work)  
**Business Description** As Above  
**Statement of Fact dated:** 30/06/2024

**Period of insurance (12 months):**

Cover inception date: 30/06/2024  
Cover expiry date: 29/06/2025

**Premium:**

Public Liability Premium excluding IPT	£162.25
Employers Liability Premium excluding IPT	£0.00
Contractors All Risks Premium excluding IPT	£0.00
Legal Expenses	£27.50
Insurance Premium Tax (IPT)	£22.77
Coverholder/Broker fee	£0.00
MGAM fee	£30.00
Total Premium including IPT	£242.52

**Limits of Liability/Sums Insured:**

**Section A** **Employers Liability** Not covered

**Section A** Limit of Liability is any one **Occurrence** or series of **Occurrences** arising out of one event

**Section A** Cover is limited to £5,000,000 in respect of **Terrorism** or **Asbestos**

**Section B** **Public Liability** £1,000,000

**Section B** Limit of Liability is any one **Occurrence** or series of **Occurrences** arising out of one event

**Section C** **Products Liability** £1,000,000

**Section C** Limit of Liability is any one **Occurrence** and in the aggregate in the **Period of Insurance**

**Section D** **Contractors All Risks** Not Covered

**1. Contract Works** any one occurrence £0.00

**2. Own Plant, Tools and Equipment** any one occurrence £0.00

**Plant maximum value any one item Not Applicable**

**3. Hired in Plant** any one occurrence £0.00

**Maximum value any one item Not Applicable**

**4. Employee tools, clothing and personal effects** any one occurrence £0.00

**Maximum value any one item Not Applicable**

**Maximum Contract Value** £0.00

**Maximum Contract Period (excluding the maintenance period)** 0 months

<b>Section E</b>	<b>Commercial Legal Protection</b>	<b>Covered</b>
Insured Event 1	Employment	Included
Insured Event 2	Employment Compensation Awards	Included
Insured Event 3	Employment Restrictive Covenants	Included
Insured Event 4	Tax Disputes	Included
Insured Event 5	Property	Included
Insured Event 6	Legal Defence	Included
Insured Event 7	Compliance and Regulation	Included
Insured Event 8	Statutory Licence Appeals	Included
Insured Event 9	Loss of Earnings	Included
Insured Event 10	Personal Injury	Included
Insured Event 11	Executive Suite (costs limited to £25,000 for partnership disputes and crisis communication)	Included
Insured Event 12	Contract & Debt Recovery (the minimum amount in dispute must exceed £200)	Included
Insured Event 13	Crisis Communication (costs limited to £25,000)	Included
	Limit of Indemnity:	£100,000 per claim
	Aggregate Limit:	£1,000,000 per annum (Employment Compensation Awards)

**Excess:**

The following standard excesses apply to the following **Sections**:

**Section A** Nil

**Section B** £250 each and every **Occurrence** for **Damage to Property**.

**Section C** £250 each and every **Occurrence** for **Damage to Property**.

**Section D** £1,000 each and every claim in respect of Contract Works  
 £500 each and every claim in respect of temporary buildings and site accommodation and plant, tools and equipment other than claims arising from malicious damage  
 £1,000 each and every claim resulting from malicious damage to temporary buildings and site accommodation and plant, tools and equipment  
 £500 each and every claim in respect of Employee tools, clothing, and personal effects

**Section E** Nil

**Endorsements applicable:**

This quotation is valid for 30 days from 30/06/2024. The Premium for the liability **Sections** of this policy is fully earned at inception of this insurance and in the event of **You** cancelling the policy after the initial 14 days of cover no refund of the Premium paid for those sections will be allowed.

**L2 - Manual Work Away Exclusion**

Notwithstanding anything contained therein to the contrary this insurance shall not indemnify the Insured under the Employers' Liability or Public Liability sections for any liability directly or indirectly resulting from or in consequence of manual work undertaken away from the Insured's premises other than delivery and collection.

**L34 - Professional Services Exclusion**

Notwithstanding anything contained herein to the contrary this insurance shall not indemnify the Insured for any liability directly or indirectly resulting from or in consequence of a breach of professional duty by the Insured or wrongful or inadequate advice given by the Insured, whether a fee is charged or not.

**L37 - Personal Protective Equipment Condition**

It is a condition precedent to cover hereunder that You comply with the following precautions:

- personal protective equipment is supplied to Employees where required.
- a formal written record is maintained confirming the Employee's receipt of such equipment.
- the use or wearing of such personal protective equipment by Employees is always enforced.

**L74 - Aerial and Underwater Filming Exclusion**

Notwithstanding anything contained herein to the contrary this insurance shall not indemnify the Insured for any liability directly or indirectly resulting from or in consequence of work involving aerial or underwater filming or photography.

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MGAM acts as the issuing intermediary firm in performing its duties to issue Policy documents for the Insurers under an arrangement with MGAM. MGAM is authorised and regulated by the Financial Conduct Authority. MGAM is a registered company in England (No. 09742763) with registered offices at Walsingham House Ninth Floor, 35 Seething Lane, London, EC3N 4AH. MGAM is authorised and regulated by the Financial Conduct Authority (835270).

In the event of any enquiry, please contact **Your** insurance broker or intermediary firm that arranged **Your Policy**.

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**Privacy Notice by MGAM (the intermediary acting on behalf of the Insurers).**

The parties identified in Your Policy and this Schedule may hold and process personal data supplied by You where it is necessary to underwrite, administer and fulfil obligations under the Policy including with regard to claims. Each of the parties are data controllers and/or processors with respect to the personal data they hold. We and the parties will always act in accordance with relevant data protection legislation and the rights of data subjects under such legislation. Where You provide us with personal data You are confirming to us that You are entitled to do so and have lawfully obtained the data.

The parties will ensure that personal data is kept secure and is retained only for as long as necessary.

Personal data will not be passed to any other third party except where Your consent has been given or where permitted by law.

For the purposes of legitimate interest we may share information with our corporate affiliates (e.g., parent company, sister companies or subsidiaries and other companies under common control) or joint ventures to which we are a party or we may provide information about You to those of our partners whose products and services may be of interest to You.

If any person whose personal data was supplied pursuant to this policy would like further information please go to [www.mgamutual.com/privacy](http://www.mgamutual.com/privacy).

We will respond to any such enquiry as promptly and fairly as possible providing contact details for any other party that may hold the personal data enabling the data subject to make further enquiries of those parties.