

DIRECT INSURANCE GROUP ACCOUNT NUMBER: HU0005978

PART B – SCHEDULE, ADDITIONAL TERMS AND CONDITIONS

SCHEDULE

POLICY NUMBER: HISJAMES17127

INSURED: James Waste Management LLP

PERIOD: From: 23rd December 2017
00.01 a.m. Local Standard Time at the premises insured
To: 23rd December 2018
00.01 a.m. Local Standard Time at the premises insured

PREMISES INSURED: 2 Brickfields Way, Purdeys Industrial Estate, Rochford, Essex, SS4 1NB

PREMIUM: GBP 29,547.00 (excluding Insurance Premium Tax)

TAXES PAYABLE BY INSURED AND ADMINISTERED BY INSURERS: Insurance Premium Tax at 12% being GBP 3,545.64

EXCESS: GBP 15,000 each and every loss

OPERATIVE SECTIONS:

Section A – Material Damage (Specified Perils 1-13)	INSURED
Section B – Business Interruption (Specified Perils as per Section A)	NOT INSURED
Section C – Glass and Sanitary Ware	NOT INSURED
Section D – Money and Personal Accident Assault	NOT INSURED
Section E – Goods in Transit	NOT INSURED
Section F – Trade All Risks (Business Machines and Signs)	NOT INSURED

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**TOTAL SUM INSURED
OR LIMITS**

PER

EACH INSURED SECTION:	Section A – Material Damage	GBP 3,571,000
	Section B – Business Interruption	GBP nil
	Section C – Glass and Sanitary Ware	GBP nil
	Section D – Money and Personal	
	Accident Assault	GBP nil
	Section E – Goods in Transit	GBP nil
	Section F – Trade All Risks (Business	
	Machines and Signs)	GBP nil

**TOTAL SUM INSURED
OR LIMITS**

PER

EACH INSURED PREMISES: 2 Brickfields Way, Purdeys Industrial Estate, Rochford, Essex, SS4 1NB

Buildings (Standard Construction)	GBP 1,950,000
Buildings (Non Standard Construction & Outbuildings)	GBP nil
Machinery (In Secure Buildings)	GBP 1,416,000
Machinery (In the Open)	GBP nil
General fixtures, fitting & other contents (In Secure Buildings)	GBP nil
General fixtures, fittings & other contents (In the Open)	GBP nil
Stock in Trade (In Secure Buildings)	GBP 50,000
Stock in Trade (In the Open)	GBP nil
Stock of Non Ferrous Metals (In Secure Buildings)	GBP nil
Stock of Non Ferrous Metals (In the Open)	GBP nil
Stock of Fuel/Diesel/Oil & Fuel Tanks (In Secure Buildings)	GBP nil
Stock of Fuel/Diesel/Oil & Fuel Tanks (In the Open)	GBP nil
Customers Goods & Goods held in Trust (In Secure Buildings)	GBP nil
Customer Goods & Goods held in Trust (In the Open)	GBP nil
Computer & Electrical Office Equipment (In Secure Buildings)	GBP nil
Computer & Electrical Office Equipment (In the Open)	GBP nil
Miscellaneous Items (Loading shovels)	GBP nil
Miscellaneous Items (In the Open)	GBP nil

Buildings (Standard Construction) sums insured are on Reinstatement basis

All other sums insured are on Indemnity Basis

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Gross Profit	GBP nil
(Maximum Indemnity Period	N/A months)
Increase in Cost of Working	GBP nil
(Maximum Indemnity Period	N/A months)
Additional Increase in Cost of	
Working	GBP nil
(Maximum Indemnity Period	N/A months)
Loss of Rent Receivable/Payable	GBP nil
(Maximum Indemnity Period	N/A months)

TERRITORIAL LIMITS: United Kingdom of Great Britain and Northern Ireland, Channel Island
Bailiwicks of Guernsey and Jersey and Isle of Man

**CHOICE OF LAW
& JURISDICTION:**

LAW:
English Law, Jurisdiction and practice to apply

JURISDICTION:
It is hereby agreed that this Insurance shall be governed by English
law and that the Courts of England and Wales shall have jurisdiction
in any dispute arising hereunder.

**RECORDING,
TRANSMITTING &
STORING
INFORMATION:**

Where Direct Insurance Group Plc maintains Risk and Claim data /
information / documents they may hold and store the data /
information / documents electronically.

**INSURER CONTRACT
DOCUMENTATION:**

Part A and Part B of this Policy details the contract terms entered into
by the Insured and Insurer(s), and constitutes the contract document.

FORM:

Hiscox DIG Insurance Waste & Recycling Wording 2016 V1.2

INFORMATION:

- As per broking information provided. The documents are held and
kept on file by Direct Insurance Group Plc.

Subject to fully completed and signed Recyclesure Waste &
Recycling Proposal Form by 28th December 2016.

- Claims History:

No claims in the past 5 years

BUSINESS DESCRIPTION:

Recycling, waste management, skip hire, waste transfer

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AGENT: The Underwriting Exchange, 1 – 4 Great Tower Street, London,
EC3R 5AA

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SECURITY DETAILS

ORDER HEREON: 100% of 100% of whole

LINES CLAUSE: This Insurance, being signed for 100% of 100%

**BASIS OF
WRITTEN LINES:** Percentage of Whole.

INSURERS: Hiscox Insurance Company Ltd **100%**

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ADDITIONAL TERMS AND CONDITIONS:

**EXTENSIONS
TO COVER:**

As may exist in the standard policy wording.

EXCLUSIONS:

WM2 - Stock and Waste in the open Exclusion

This insurance does not cover Damage caused directly or indirectly by or arising from or out of Stock and/or Waste Material in the open or subsequent Damage to any other property resulting there from.

All other terms and conditions remain unaltered.

WM3 - RDF, SRF and MSW Production and Storage Exclusion

This Policy does not cover Damage caused by or arising directly or indirectly from or out of the production and/or storage of Refuse Derived Fuel (RDF), Solid Recovered Fuel (SRF), or Baled Municipal Solid Waste (MSW).

All other terms and conditions remain unaltered.

WM5 - Shredding or granulation – 15 metres Exclusion

This Policy does not cover Damage caused by or arising from or out of shredding of Waste or any Waste-derived products at the Premises of the Insured where such shredding takes place within 15 metres of any other buildings or plant.

All other terms and conditions remain unaltered.

As may exist in the standard policy wording.

CONDITIONS PRECEDENT:

As may exist in the standard policy wording.

SUBJECTIVITIES:

As may exist in the standard policy wording.

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EXPRESS WARRANTIES:

WM13 - Vehicles and trailers – overnight parking

It is a Warranty of the Policy that road vehicles and/or trailers are not left within Buildings or workshops Overnight.

All other terms and conditions remain unaltered.

WM14 - Combustible Waste – 6 metres

It is a Warranty of the Policy that all combustible Waste Material is stored at least 6 metres from any fixed or mobile plant. It is noted within the policy that the minimum 6 metres storage distance can be reduced if there is a non-combustible partition or wall between the combustible Waste Material and the Machinery.

All other terms and conditions remain unaltered.

WM15 - CCTV

It is a Warranty of the Policy that:

- a) the Premises are fitted with a CCTV system which:
 - i) is in effective working order throughout the policy period; and
 - ii) covers all inside and outside areas of the Buildings at the Premises; and
 - iii) is monitored and recorded on site outside normal hours of operation; and
 - iv) is recorded onsite by the Insured at all times and the on-site CCTV recording unit must be at least 10 metres from any process/storage Buildings or within a 1 hour rated fire proof box; and
 - v) is subject to a maintenance contract to ensure that the CCTV is kept in effective working order; and
- b) the recorded footage from the CCTV system must be made available for inspection by the Insurer on request.

All other terms and conditions remain unaltered.

WM17 - Waste Storage within Buildings

It is a Warranty of the Policy that loose combustible Waste Material is stored within Buildings for no longer than 48 hours from the moment that it first enters the Building.

It is a Warranty of the Policy that no more than 600 tonnes of loose combustible Waste Material is stored within Buildings at any one time.

All other terms and conditions remain unaltered.

WM18 - Waste clear-up - daily operations

It is a Warranty of the Policy that, Overnight, all combustible Stock and/or Waste Material is removed from trommels, shredders and/or hopper feeds and balers.

All other terms and conditions remain unaltered.

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WM19 - Electrical machinery isolation – daily operations

It is a Warranty of the Policy that, at the end of daily operations, all electrical Machinery is isolated back to mains distribution board.

All other terms and conditions remain unaltered.

WM21 - Unprocessed Waste deliveries

It is a Warranty of the Policy that the Insured shall not accept deliveries of unprocessed Waste within 1 hour of the end of daily operations.

All other terms and conditions remain unaltered.

WM23 - Schedule of machinery and plant

It is a Warranty of the Policy that the Insured provides a complete schedule (Make, Model, Declared Value, and Year of Manufacture) of plant and machinery within 7 days of inception. Without prejudice to the foregoing, upon receipt of the schedule, the Insurer reserves the right at their sole option to cancel the policy on the giving of 14 days' notice. In the event of cancellation, the Insured shall be entitled to proportionate return of premium unless a loss has arisen for which the Insured seeks indemnity under this Policy, in which case the Insurer shall remain entitled to the full premium.

All other terms and conditions remain unaltered.

WM24 - Fire Watchman

It is a Warranty of the Policy that:

- a. Outside of normal site operating hours all internal and external Waste Material processing and storage areas are patrolled and protected by a watchman or security guard who:
 - i. carries out detailed patrol inspections every hour, including detailed visual inspections for signs of fire or smouldering ; and
 - ii. is trained in the use of firefighting equipment and aware of the emergency procedures to follow in the event of discovering a fire or suspected fire.
- b. The patrols pursuant to paragraph subparagraph a.i. above must be formally recorded using an electronic tagging system and records from such system must be made available to insurers and/or their representatives upon request.

For the purposes of this clause the watchman or security guard may be either an employee of the Insured or a third party contractor (or employee thereof).

All other terms and conditions remain unaltered.

WM28 - Normal hours of operation

The normal hours of operation are defined within the Policy as follows:

Processing hours: 07:00hrs – 17:00hrs and 19:00hrs – 05:00hrs
Maintenance hours: 05:00hrs – 07:00hrs and 17:00hrs – 19:00hrs

In respect of any condition contained within the Policy that states that the Insured must carry out certain procedures or comply with certain terms and conditions outside of operating hours or normal

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hours of operation, the hours listed above constitute operating hours or normal hours of operation and the Insured must comply with the obligations of the Policy outside of these hours.

Please note that if the hours of operation change or the staff levels drop below normal levels then it is a Warranty of the Policy that the Insured must advise the Insurer so that the situation can be reviewed. Following the Insurer's review, the Insurer is within their rights to amend the terms and conditions of the Policy.

All other terms and conditions remain unaltered.

PREMIUM PAYMENT WARRANTY- Time On Risk (TOR) 4/86:

It is a Warranty of the Policy that the Premium due at inception must be paid to and received by Insurers on or before midnight on 23/01/2017. If this Warranty is not complied with, then this contract of insurance will terminate on the above date with the Insured hereby agreeing to pay premium calculated at not less than pro rata temporis.

All other terms and conditions remain unaltered.

As may exist in the standard policy wording.