

QBE European Operations Miscellaneous (Civil) Professional Combined Schedule

Policy number: 00051445PIC **Policy wordings reference:**
PPTNX030325
Period of insurance: From: 00:00 on 16/04/2026 To: 24:00 on 15/04/2027
Broker: GPS Insurance Brokers Ltd
Insured: Assessment Hive Ltd t/a Assessment Hive Ltd
Registered Address: Lucas End Farm
Crouch Lane
Goffs Oak
Waltham Cross
Hertfordshire
EN7 6TH
United Kingdom
Business: Energy Performance Certificates / Testing

Section	Status
Professional Liability	Operative
Directors & Officers Liability	Not Operative
Crime	Not Operative
Corporate Legal Liability	Not Operative
Pension Trustees Liability	Not Operative
Cyber Liability	Not Operative
Contents	Not Operative
Buildings	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers' Liability	Operative
Public / Products Liability	Operative
Legal Expenses	Operative

Policy Premiums:	Annual
Total (excluding Insurance Premium Tax)	£ 722.86
Insurance Premium Tax @ 12%	£ 86.74
Total (including Insurance Premium Tax)	£ 809.60

Section Professional Liability	
Limit of indemnity	£ 2,000,000 any one claim
Retroactive date	None/Unlimited unless stated otherwise by endorsement.
Territorial limits	Worldwide excluding USA and Canada unless otherwise stated by endorsement
Jurisdiction	Worldwide excluding USA and Canada unless otherwise stated by endorsement

Section Employers' Liability	
Limit of indemnity	£ 10,000,000

Section Public and products Liability	
Limit of indemnity	£ 5,000,000

Section Legal Expenses	
Limit of indemnity	£100,000 any one claim

Please refer to the policy wording for sub-section limits

Policy excesses		
Section:	Amount of Excess	
Professional Liability	£ 500	each and every claim
Employers' Liability	£ 0	N/A
Public / Products Liability	£ 250	any one occurrence
Legal Expenses	£ 0	each and every claim

Schedule of Endorsements

Reference:	Endorsement Title	Applicable to Section
FFF150	- Exclusion: Manual work other than collection and delivery	Employers Liability
FFF150	- Exclusion: Manual work other than collection and delivery	Public/Products Liability

FFF150 - Exclusion: Manual work other than collection and delivery

The following clause is incorporated in and forms part of the **section** - Employers liability and **section** - Public and products liability. The insurance provided by **section** - Employers liability and **section** - Public and products liability excludes and does not cover **bodily injury, damage**, denial of access or nuisance caused by or arising from or in connection with any manual work other than collection and delivery.

FFF150 - Exclusion: Manual work other than collection and delivery

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FFF014

Definition - Business Services **General definitions and interpretation**

The definition of **Business Services** is hereby deleted and replaced with the following:

Business services means those professional services provided for a client directly relating to SBEM Calculations, Local Authority and Property Searches, Inventory Clerical Services, Legionella Assessing, Floor/Lease Plans, EPCs, Water Efficiency Calculations, SAP Calculations, Part O Calculations, MEES Reports and Energy Statements

It is agreed that **we** will not deny indemnity hereunder if **you** should change **your** name and there is no other change that materially alters the risk.