



## **Summary of Insurances**

## Commercial Combined

<b>POLICYHOLDER</b>	Sarcon Surveys Ltd
<b>INSURER</b>	Hiscox Insurance Company Ltd
<b>POLICY NUMBER</b>	HU PI6 1488196
<b>PERIOD OF INSURANCE</b>	28/01/2013 to 27/01/2014

## Scope of Cover

<b>Section 1:</b>	Employers Liability
<b>Section 2:</b>	Public Liability
<b>Section 3:</b>	Professional Indemnity

# Section 1: Employers Liability

## Cover

Indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business and within the Territorial Limits.

## Geographical Limit

Worldwide

## Limits of Indemnity

Any one occurrence (inclusive of costs £) 10,000,000

## Estimates

	<b>Wage Roll Estimate (£)</b>
	150,000

**Please note that a copy of the Certificate of Employers' Liability Insurance should be displayed at each place of business where you employ persons covered by this policy. It is however satisfactory to make the certificate available in electronic form, providing that it is reasonably accessible to relevant employees to whom it relates. We also recommend that you retain this certificate after it has expired as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment of all or part of the claim.**

**Terrorism cover under Employers' Liability policies is in most cases restricted, usually to a limit of £ 5,000,000.**

## Section 2: Public Liability

### Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

### Geographical Limit

Worldwide

### Jurisdiction

UK

### Limits of Indemnity

Public Liability any one occurrence (£): 1,000,000

### Turnover

	Estimate (£)
	150,000

### Additional Covers

None

## Section 3: Professional Indemnity

### Cover

Indemnity for any sum or sums which the insured may become legally liable to pay arising from any claim first made against them and notified to Underwriters during the period of insurance as a direct result of negligence on the part of the Insured in the conduct and execution of the professional activities & duties.

### Limits of Indemnity

Annual Aggregate (£):	250,000
Any one Loss (£):	250,000