



Certificate of Employers Liability Insurance

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy). In addition, in accordance with regulation 4 of the aforesaid Regulations, the policy holder must keep this certificate, or a copy thereof, for period of 40 years from the commencement date of this certificate.

Policy Number:	GLA5706524
Name of Policyholder including all Subsidiary companies if applicable except any specifically excluded below:	Bell Ingram LLP
Excluded subsidiary companies:	None
Date of Commencement of Insurance Policy:	1st February 2021
Date of Expiry of Insurance Policy:	31st January 2022

We hereby certify that subject to paragraph 2:-

1. the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney ; and
2. the minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of
U K Insurance Ltd.
(Authorised Insurers)

A handwritten signature in black ink, appearing to be a stylized 'R' or similar character, written over a horizontal line.

Chief Executive

IMPORTANT NOTICE TO POLICYHOLDERS

Employers' Liability Tracing Office (ELTO)

Dear Policyholder

Financial Conduct Authority regulation requires us to publish details of all commercial employers' liability policies we enter into, renew or under which a claim is made, on or after 1 April 2011. NIG is a member of the Employers' Liability Tracing Office and details of all such policies are available on the tracing office's website, which can be found at www.elto.org.uk.

We are also required to supply employers' liability insurance policy details to the Employers' Liability Tracing Office (ELTO). These details will be added onto the Employers' Liability Database (ELD) which will be managed by ELTO. This database will be accessible by any claimants and will assist claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK, to find the insurer that was providing employers' liability cover during their relevant period of employment and also to find the relevant employers' liability insurance policies.

COMMERCIAL COMBINED

Renewal Schedule



Insured Name: Bell Ingram LLP
Postal Address: Durn
Isla Road
Perth
Postcode: PH2 7HF
Business: Chartered Surveyors, Chartered Foresters
Land Agents & Associated Services

Your Agent is: ARTHUR J. GALLAGHER
Agent ref: Renewal Onscreen **Agency No:** 01791
Address: 3RD FLOOR, SPECTRUM HOUSE
55 BLYTHSWOOD STREET
GLASGOW, GLASGOW CITY
Postcode: G2 7AT
Telephone No: 0141 285 3300
Fax No:
Email Address:

If after reading your schedule you have any questions, please contact your agent as noted above.

Policy Number: 005706524

Date of Issue: 12th January 2021

Renewal Date: 1st February 2022

Expiry Date: 31st January 2022

Effective Date: 1st February 2021

Renewal Premium:	£5,886.87	Credit Case		
		Exclusive	VAT	VAT
		of VAT	Rate	Amount
Insurance Premium Tax @ 12.00% =	£630.70	£5,886.87		
TOTAL		£5,886.87		

Financial Interests:

BNP Paribas Leasing Solution
IRO - Photocopier value £3,500
Pitney Bowes
Franking Machine at Fofar premises
BNP Paribas Leasing Solutions Limited

Financial Interests:

Photocopier at Durn, Isla Road premises
Ricoh
Photocopier at Inverness premises
Pitney Bowes
Franking Machine at Inverness premises
Ricoh
Photocopier at Ayr Premises
Pitney Bowes
Franking Machine at Thirsk Premises
Pitney Bowes
Franking Machine at Northwich Premises
Pitney Bowes
Franking Machine at Oban premises
Acquis/BNP
IRO:Photocopiers at Aberdeen & Inverness
CF Corporate Finance
In Respect of:new copier
BNP Paribas Leasing Solutions
In Respect of:Photocopier
Zerox
In Respect of:Photocopier
Ricoh
In Respect of:Photocopier
BNP Paribas
In Respect of : Photocopier

Policy Endorsements:

AA02P - Proposal Condition

It is a condition precedent to the liability of the Company that:

- 1 the Insured shall forward to the Company a fully completed Proposal Form for this class of business with:
 - a all questions answered; and
 - b any relevant additional information requested by a specific question therein included; and
- 2 the Company will require receipt of the Proposal Form within 30 days of the Company's confirmation of cover.

The Company reserves the right, at its option, to amend terms, premium and conditions of this Policy or withdraw cover under this Policy if the Insured fails to comply with any of the above requirements.

CC05P - Excluding Work on Specific Structures and at Specific Locations

Policy Endorsements: (continued)

This Policy does not indemnify the Insured in respect of any claim arising out of any work in or on or in connection with:

- a towers, steeples, chimney shafts, blast furnaces, dams, canals, viaducts, bridges or tunnels;
- b aircraft, airports, ships, docks, piers, wharfs, breakwaters or sea walls;
- c collieries, mines, chemical works, gas works, oil refineries, or power stations; or
- d offshore installations or bulk oil, petrol, gas or chemical storage tanks or chambers.

FC25P - Fire Protection Equipment in Efficient Working Order Condition

It is a condition precedent to the liability of the Company that the Insured must take all reasonable measures to ensure that:

- 1 Any sprinkler or fire alarm installation or other fire protection equipment for which a reduced premium rate is allowed are maintained in efficient working order.
- 2 The routine tests prescribed by the Company are carried out and any defects revealed by such tests are promptly remedied.
- 3 The Company's written consent is obtained to any proposed changes repairs or alterations to any sprinkler or fire alarm installation.

FC80P - No Smoking Condition (Post Smoke-free Initiatives)

It is a condition precedent to the liability of the Company that:

- 1 Smoking is prohibited in all Premises.
- 2 Suitable "No Smoking" notices are displayed as prescribed under:
 - a Section 2 of The Smoke-free (Signs) Regulations 2007 (English Statutory Instrument 2007 No.923); or
 - b Section 2 of The Prohibition of Smoking in Certain Places (Scotland) Regulations 2006 (Scottish Statutory Instrument No. 90); or
 - c Section 5 of The Smoke-free Premises etc. (Wales) Regulations 2007 (Welsh Statutory Instrument No.787); or
 - d Section 7 of The Smoking (Northern Ireland) Order 2006 (Northern Ireland Statutory Instrument No.2957).

Any of a to d apply at Premises insured under this Policy

Policy Endorsements: (continued)

based on the actual location of that Premises.

3 All ashtrays, bins, sand buckets or other receptacles for smoking materials are removed from any Premises affected by this legislation.

FW54P - Excluding Portable Heater Other than Office and Restroom

The Company shall not be liable under this Policy for any claim arising out of the usage of any form of portable heating appliance at the Premises other than in the office and restroom.

G003P - Third Party Interest Noted

The following third party interest is noted:

Ricoh
Agreement No : 22517314
Intergra House Vaughan Court Celtic Springs Business Park
Newport NP10 8BD
In Respect of : Photocopier

BNP Paribas
In Respect of : Photocopiers
Agreement Y0038274

G005P - Felt Roof Condition

Notwithstanding any other Excesses applicable under this Policy, this Policy does not cover and the Company shall not be liable for the first £500 of each and every claim for Damage to Property Insured under this Policy arising from the Peril 8 Storm, Tempest as defined within Section 1: Material Damage of this Policy, whether Section 1 is operative or otherwise, to that portion of the Premises roofed with felt on timber.

All claims or series of claims arising out of any one original cause will be treated as one claim.

It is a condition precedent to the liability of the Company that the felt on timber portion of the roof is to be inspected on an annual basis by a competent roofing contractor and any recommendations are to be implemented immediately.

G020P - External Networks Failure Exclusion

Policy Endorsements: (continued)

The following changes are effected to Section 14: Computer Insurance, of your Policy:

The Definition of Accident is deleted and replaced with the following:

Accident

- a Damage including Damage in consequence of Breakdown or derangement to Hardware insured under Sub-Section 1 Hardware, from any cause not excluded;
- b Loss or corruption of data insured under Sub-Section 2 Reinstatement of Data;
- c Failure or variation in the supply of electricity or telecommunications networks owned and operated by the Insured; or
- d Damage from any cause not excluded to any property at or adjacent to the Premises, which shall prevent or hinder the use of the Hardware whether the Hardware or other property at the Premises shall be subject to Damage or not, occurring during the Period of Insurance.

The Exclusions applicable to Sub-Section 3 of this Section are deleted and replaced with the following:

Exclusion applying to Sub-Section 3 only

The Company shall not be liable for:

- 1 Increased Cost of Working incurred during the first 48 hours following the failure of any item of Hardware due to its Breakdown or derangement, where a Maintenance Agreement is not in force on the item at the time of the loss or damage.

Exclusions applying to Sub-Sections 2, 3 and 4 only

The Company shall not be liable for:

- 1 Any cost or loss caused by or resulting from the failure or interruption of any electrical power supply network or Telecommunication Network not owned and operated by the Insured. This exclusion shall not apply to any cost or loss caused by or resulting from physical damage, if otherwise insured by this Section, to the electrical power supply network, Telecommunication Network or other property.

Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have

Policy Endorsements: (continued)

different designations) and other providers of telecommunications or internet infrastructure.

IA801 - Insurance Act 2015 and other Policy Amendments

Please note that these amendments may apply to aspects of the policy of insurance for which cover has not been provided.

Please therefore read all policy documentation carefully as this will confirm the cover provided.

The following amendments apply to this Policy:

In the Introduction to this Policy the following sentence is deleted:

"The statement of fact or proposal and any information supplied by or on behalf of the Insured, shall be incorporated in the contract."

General Conditions:

1 Misrepresentation is deleted and replaced by the following:

1 Fair Presentation of the Risk

a The Insured has a duty to make to the Company a fair presentation of the risk before:

i the inception of this Policy;

ii an alteration made to this Policy, concerning changes in the risk which are relevant to the proposed alteration; and

iii the renewal of this Policy; and

b In the event of a breach of such duty, if the breach is:

i deliberate or reckless, the Company may:

a in relation to an alteration made to this Policy, (notwithstanding the references to notice period and the refunding of premiums in General Condition 5 b) by notice to the Insured in writing at the Insured's last known address treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid;

Policy Endorsements: (continued)

- b in relation to the inception or renewal of this Policy, avoid this Policy and refuse all claims and retain any premiums paid;
- ii neither deliberate nor reckless and the Company would not have:
 - a in relation to an alteration made to this Policy, agreed to the alteration on any terms, the Company may treat this Policy as if the alteration was never made, but in that event the Company:
 - i will return any extra premium paid; or
 - ii may (where the total premium was reduced as a result of the alteration), reduce proportionately the amount to be paid on a claim arising out of events after the alteration. The Company will pay on such claim a percentage of what it would otherwise have been liable to pay (whether on the original terms, or as varied), based on the total premium actually charged compared to the original premium charged; or
 - b entered into this Policy on any terms, the Company may avoid this Policy and refuse all claims but will return any premiums paid; or
- iii neither deliberate nor reckless and the Company:
 - a would have entered into this Policy or agreed to the alteration made to this Policy, but on different terms (other than terms relating to the premium), this Policy or the alteration (as applicable) will be treated as if it had been entered into on those different terms if the Company so requires; and
 - b in respect of an alteration made to this Policy:
 - i would have agreed to the alteration, but would have charged an increased premium by more than the Company did or (in the case of an unchanged premium) would have increased the premium, the Company may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.

Policy Endorsements: (continued)

The Company will pay on such claim a percentage of what it would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item b iii a above), based on the total premium actually charged compared to the premium that the Company would have charged;

- ii (where the total premium was reduced as a result of the alteration), would have agreed to the alteration and the Company would have increased the premium, would not have reduced the premium, or would have reduced it by less than it did, the Company may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.

The Company will pay on such claim a percentage of what it would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item b iii a above), based on the total premium actually charged compared to the original premium if the Company would not have changed it, and otherwise the increased or (as the case may be) reduced total premium the Company would have charged.

- c would have entered into this Policy (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium, the Company may reduce proportionately the amount to be paid on a claim.

The Company will pay on such claim a percentage of what it would otherwise have been liable to pay (making provision for any different terms referred to in item b iii a above), based on the premium actually charged compared to the higher premium.

- c The Company shall be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by the Company), in relation to a breach of the duty to make to the Company a fair presentation of the risk.

Policy Endorsements: (continued)

3 Change of Risk or Interest is deleted and replaced by the following:

3 Change of Risk or Interest

a It is a condition precedent to the liability of the Company that the Insured shall immediately notify the Company if any alteration be made either in the Business or at the Premises or in any property therein or in any other circumstances whereby the risk is increased other than in accordance with:

i Extensions I Non-Invalidation and M Capital Additions under Section 1: Material Damage, Extension 1 Automatic Cover under Section 12a: Engineering Damage to Machinery and Plant and Extension 1 Automatic Cover applying to Sub-Section 1 under Section 14: Computer Insurance of this Policy; or

ii General Condition 1,

at any time after the Effective Date (as stated in the Schedule) of the Period of Insurance.

b This Policy shall cease to be in force if:

i the Insured's interest in the Business ends, other than by death; or

ii the Business is to be wound up or carried on by a liquidator or receiver or permanently discontinued,

at any time after the Effective Date (as stated in the Schedule) of the Period of Insurance, unless its continuance be agreed by the Company.

Claims Conditions:

4 Conditions Precedent is renumbered as 1 Conditions Precedent

1 Action by the Insured is renumbered as 2 Action by the Insured

2 The Rights of the Company is renumbered as 3 Rights of the Company

3 Fraudulent Claims is deleted and replaced by the following:

4 Fraudulent Claims

Policy Endorsements: (continued)

In the event of any claim under the Policy being submitted which in any respect is intentionally exaggerated or fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on the Insured's behalf to obtain benefit under this Policy, the Company:

- a shall not be liable to pay the claim;
- b may recover from the Insured any sums paid by the Company to the Insured in respect of the claim; and
- c may (notwithstanding the references to notice period and the refunding of premiums in General Condition 5 b) by notice to the Insured in writing at the Insured's last known address treat this Policy as having been cancelled with effect from the time of the fraudulent act and may:
 - i refuse all liability to the Insured under this Policy in respect of any event that gives rise to the liability of the Company occurring after the time of the fraudulent act; and
 - ii retain any premiums paid under this Policy.

Section 12b: Engineering Inspection

Definition - Term is deleted and replaced by the following:

Term

The duration of this Section 12b as stated in the Schedule unless terminated in accordance with Clause 4 of this Section 12b or this Policy is cancelled in accordance with the General Condition 1, 5 and/or 6, of this Policy.

Clause 4 - Term and Termination is deleted and replaced by the following:

4 Term and Termination

- a The Term of this Section 12b is as stated in the Schedule unless terminated in accordance with this Clause or this Policy is cancelled in accordance with the General Condition 1, 5 and/or 6, of this Policy.
- b The Company may terminate this Section 12b at any time by giving 30 days' written notice to the Client.
- c Either the Client or the Company may terminate this Section 12b with immediate effect at any time by giving

Policy Endorsements: (continued)

written notice to the other:

- i where the other has committed a material breach of the terms, definitions or clauses, of this Section 12b, which is incapable of remedy;
- ii where the other has committed a material breach of the terms, definitions or clauses, of this Section 12b, which is capable of remedy and fails to remedy such breach within 30 days after receipt of a written notice by the other party giving full particulars of the breach and requiring it to be remedied;
- iii where the other goes into liquidation, or in the case of an individual or partnership, the individual(s) become(s) bankrupt, make(s) a voluntary arrangement with his(their) creditors or has(have) a receiver or administrator appointed; or
- iv where an event of Force Majeure delays a scheduled Thorough Examination/Inspection for more than 30 days.

Clause 6 Limitation of Liability and Indemnification is deleted and replaced by the following:

Clause 6 Limitation of Liability and Indemnification

- a Neither HSB nor any of its employees shall be liable directly or indirectly for any loss, damage or injury to property or persons, resulting from any accident or defect in any Plant; nor shall HSB be liable directly or indirectly for loss, damage or injury of any kind, arising from or connected in any way with any HSB Services or documentation of any HSB Services including but not limited to Reports, or from the omission of any HSB Services or documentation of any HSB Services including but not limited to Reports, whether or not such HSB Services, documentation or omission was at the request of the Client.
- b Neither HSB nor any of its employees makes any warranty, express or implied, concerning the activities described in this Section 12b.
- c Notwithstanding anything else in this Section 12b to the contrary, to the fullest extent permitted by law:
 - i HSB shall not be liable to the Client for any special, incidental, indirect, consequential or exemplary

Policy Endorsements: (continued)

damages, including, but not limited to, loss of profits or revenue, loss of use, loss of opportunity, loss of goodwill, cost of substitute facilities, goods or services, cost of capital, governmental and regulatory sanctions, and claims of third parties for such damages;

- ii the total cumulative liability of HSB to the Client, whether in tort or in contract, for all claims, losses, damages and expenses, resulting in any way from this Section 12b shall not be greater than the total amount received by the Company from the Client as Fees during the Term;
 - iii except in the case of death or personal injury, caused by HSB's negligence or in other circumstances where liability may not be so limited under applicable law, HSB's liability under or in connection with this Section 12b, whether arising in contract, tort, negligence, breach of statutory duty or otherwise, shall not exceed the sum of £25,000,000 (twenty-five million pounds)
- d The Client shall indemnify and keep HSB indemnified in respect of any claims made against and all damages, costs and expenses suffered or incurred by HSB, as a result of any third party claim arising out of the Client's failure to comply with its obligations under this Section 12b.
- e Upon completion of the HSB Services, termination of this Section 12b or cancellation of this Policy in accordance with the General Condition 1, 5 and/or 6, of this Policy, the terms relating to indemnity, waivers, limitations of remedies and limitations of liability, including, but not limited to those contained in this Clause, shall remain in full force and effect.

Sections 11, 12a, 13 and 14 (Supplemental)

Conditions

1 Claims Settlement b is deleted and replaced by the following:

- b Without prejudice to liability, the Insured may proceed with minor repairs subject to compliance with Claims Condition 2 of this Policy.

2 Payments on Account is deleted and replaced by the following:

Policy Endorsements: (continued)

2 Payments on Account

Notwithstanding Claims Condition 2 of this Policy, where liability is accepted, the Insured shall be entitled to receive interim payments as agreed between the Insured and the Company.

Section 17 - Legal Expenses

The following are Conditions Precedent to the liability of the Company applying to this Section is deleted and replaced by the following:

"The following are Conditions Precedent to the liability of the Company applying to this Section

An Insured Person must:

- a keep to the terms, definitions, conditions and exclusions, of this Section;
- b take reasonable steps to keep any amount the Company has to pay under this Policy as low as possible;
- c try to prevent anything happening that may cause a claim;
- d send everything DAS reasonably ask for, in writing; and
- e give DAS full details of any claim as soon as possible and give DAS any information DAS need.

NB08P - Long Term Undertaking Agreement

The Insured undertakes to offer annually for 03 years the insurance, under this Policy, with effect from 01/02/2019. The Company agrees to offer renewal, of this Policy, on the terms and conditions in force at the expiry of each Period of Insurance

Payment of the premiums due at the date specified above shall be deemed acceptance by the Insured of this agreement. All subsequent renewal premiums must be paid by the Insured in advance, when requested at each annual renewal.

The Company reserve the right either to change the basis of rating and/or cover and/or terms and conditions or to cancel this agreement in the following circumstances:

- a in the event of any change in legislation, legal practice, reinsurance industry practice or legal precedent which has

Policy Endorsements: (continued)

- a material and significant effect upon this Policy or this agreement;
- b changes to or increases in insurance premium tax;
- c any significant or material change or increase in the risk;
- d acquisitions or disposals within the Insured's Business;
- e the Insured makes significant changes to the cover provided by this Policy; or
- f risk improvements notified by the Company are not carried out within the timescale specified.

The above-mentioned agreement applies to any policy which may be issued by the Company in substitution for this Policy and the same discount shall be allowed off the net premiums on any substituted policy issued by the Company.

SCH01 - Minimum Standards of Protection Condition

It is a condition precedent to the liability of the Company under Sections 1 and 4 of this Policy that the following protections be fitted to the undermentioned openings at the Premises and put into full and effective operation at all times outside Business Hours:

- 1 on timber final exit doors (excluding sliding doors):
 - a if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate;
 - b if double leaf:
 - i on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key-operated locks or bolts, fitted top and bottom in every case; and
 - ii on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock; and
 - c if single or double leaf and also outward opening, hinge bolts fitted top and bottom;
- 2 on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by the Insured or to any adjoining premises (excluding sliding and fire exit doors):
 - a if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key-operated mortice rack bolts fitted top and bottom;

Policy Endorsements: (continued)

- b if double leaf:
 - i on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key-operated locks or bolts, fitted top and bottom in every case; and
 - ii on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock; and
- c if single or double leaf and also outward opening, hinge bolts fitted top and bottom;

- 3 on external aluminium or UPVC doors (excluding sliding and fire exit doors) cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf;

- 4 on steel final exit doors and all sliding final exit doors substantial padlocking bar and good quality close shackle padlock;

- 5 on all other steel doors and all other sliding doors substantial padlocking bar and good quality padlock, either close shackle if fitted externally or open shackle if fitted internally;

- 6 on roller shutter doors cylinder profile lock welded to the shutter channel on each side one metre (40") from ground level;

- 7 on all fire exit doors panic bar, and hinge bolts fitted top and bottom; and

- 8 on opening basement and ground floor windows and fanlights, and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes:
 - key-operated window locks with the keys removed when in operation; or
 - solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart, securely fixed to the brickwork or masonry surrounding the window.

Any alternative protections must be agreed by the Company.

T159P - Multiple Premises

Where any or all of Sections 3 to 10 and 14 of this Policy are shown as being insured under the first Risk Address in this Schedule, the stated Sums Insured, limits, terms and conditions will, except where otherwise specified under any of the

Policy Endorsements: (continued)

subsequent Risk Addresses, apply:

1 in connection with the Business carried on from the premises at all of the Risk Addresses shown in this Schedule in respect of Sections 3, 5 to 8 (except where Geographical limit A applies), 10 and 14; and

2 similarly but separately to each Risk Address in respect of Section 4 and 9 (except for any Items under the Damage to Signs Extension).

T523P - Excluding Manual Work Away Other than Collection or Delivery

This Policy does not indemnify the Insured against liability in respect of any claim caused by or arising from manual work undertaken away from the Insured's premises other than collection or delivery.

T527P - Low Claims Rebate

The Company agrees to allow a percentage rebate of the premium paid:

a other than in respect of Sections 6 to 8, 12 to 14, and 17, of this Policy, including any associated Terrorism insurance; and
b subject to any reduction in premium already returned;

in respect of the Period of Insurance immediately preceding the renewal of this Policy subject to:

a the Loss Ratio being 40% or less; and
b this Policy being renewed for a further Period of Insurance.

The Company will calculate the rebate within three months of the expiry of the relevant Period of Insurance subject to the following:

Loss Ratio	Percentage of premium paid to be rebated
0 to 20%	10%
21 to 30%	5%
31 to 40%	2.5%

Should any incidents which could result in a claim, under this Policy, be reported or if any claims estimates increase subsequent to the payment of a rebate, the rebate will be recalculated by the Company, any difference in the rebate will be repaid by the Insured to the Company.

Definitions

Policy Endorsements: (continued)

Loss Ratio

The total amount of claims paid and outstanding expressed as a percentage of the total of gross premiums paid:

- a excluding claims and premiums of Sections 6 to 8, 12 to 14 and 17, of this Policy, including any associated Terrorism insurance; and
- b subject to any reduction in premium already returned, for the whole of the expired Period of Insurance immediately preceding the renewal of this Policy.

T840P - General Waste Condition

It is a condition precedent to the liability of the Company that:

- a all waste (including refuse) is swept up and bagged daily;
- b all waste kept within the Buildings is not to be kept within (3) metres of:
 - a any process using heat; or
 - a source of heat or ignition;
- c whilst stored outside the Buildings waste is to be kept at a distance of at least 5 metres from any building; and
- d all waste is to be completely removed from the Buildings and any adjoining or surrounding yards, open spaces, alleyways and walkways at the Premises at least once per week.

Premises:	Durn Isla Road Perth
Postcode:	PH2 7HF
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

Risk Address Financial Interests:

Acquis Insurance Management,
IRO-premises at Thirsk Konica C280 Copie
Siemens Financial Services
IRO - photocopier at Morpeth

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

Section Endorsements

FC91S - Electrical Inspection Condition - Competent Person

It is a condition precedent to the liability of the Company that the electrical system at the Premises (or Insured's portion of the Premises) is inspected and tested by a Competent Person at intervals not less than the intervals as recommended in BS7671, and a Periodic Inspection Report record is kept of these inspections.

If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company:

- a any work shown as "Danger present. Risk of injury - requires urgent attention" - shown as Code 1 in the Observation and Recommendations part of the Report - shall be carried out within 28 days of inspection;
- b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and
- c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

For the purposes of this Condition Competent Person is defined as follows:

A person who has sufficient technical and practical knowledge of the type of electrical system at the Premises to be able to detect any defects and determine appropriate remedial action.

SECTION 1 : MATERIAL DAMAGE

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 203,325
Electronic Business Machines, Computers and Software	£ 72,615

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

SECTION 2 : BUSINESS INTERRUPTION

Indemnity Period: 12 Months

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

DESCRIPTION	SUM INSURED
Estimated Gross Revenue	£ 6,049,787
Limit Applicable to Extensions A to F (Unless otherwise specified below)	£ 50,000

SECTION 4 : LOSS OF BUSINESS MONEY

SITUATION	MAXIMUM AMOUNT
Transit/Contract Sites	£ 5,000
Bank Night Safe	£ 5,000
Premises During Business Hours	£ 5,000
Premises Outside Business Hours in Safe	£ 5,000
Premises Outside Business Hours Not in Safe	£ 500
Private Dwellings	£ 250

DESCRIPTION	MAXIMUM AMOUNT
Non-negotiable Currency	£ 250,000

SECTION 5 : PERSONAL ACCIDENT (ASSAULT)

CONTINGENCIES

		BENEFITS
1. Death	£	10,000
2. Loss of Limbs or Sight	£	10,000
3. Permanent Total Disablement	£	10,000
4. Temporary Total Disablement	£	100

SECTION 6 : EMPLOYERS' LIABILITY

Indemnity Limit: £ 10,000,000

The Company's liability (inclusive of interest thereon and all costs and expenses) under this Section payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit.

SECTION 7 : PUBLIC LIABILITY

Indemnity Limit: £ 10,000,000

The Company's liability under this Section for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit.

Excesses

		Amount
Excess A	£	100
Excesses B & C	£	250

SECTION 8 : PRODUCTS LIABILITY

Indemnity Limit: £ 10,000,000

The Company's liability under this Section for all damages (including interest thereon) payable in respect of all Occurrences in the aggregate during any one Period of Insurance shall not exceed the Indemnity Limit

SECTION 10 : ALL RISKS ON MACHINERY AND/OR APPARATUS

DESCRIPTION	SUM INSURED
Items Covered within Geographical Limit B United Kingdom the Channel Islands and the Isle of Man 65 Laptops (SAL - £650)	£ 42,250
Excesses	Amount
Excess	£ 100

SECTION 17 : LEGAL EXPENSES

Indemnity Limit: £ 150,000

The most the Company will pay for all claims resulting from one or more event arising at the same time or from the same originating cause shall not exceed the Indemnity Limit

Premises:	Manor Street Forfar Angus
Postcode:	DD8 1EX
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

Risk Address Financial Interests:

Xerox Finance UK
IRO the photocopier

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

Section Endorsements

FC91S - Electrical Inspection Condition - Competent Person

It is a condition precedent to the liability of the Company that the electrical system at the Premises (or Insured's portion of the Premises) is inspected and tested by a Competent Person at intervals not less than the intervals as recommended in BS7671, and a Periodic Inspection Report record is kept of these inspections.

If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company:

- a any work shown as "Danger present. Risk of injury - requires urgent attention" - shown as Code 1 in the Observation and Recommendations part of the Report - shall be carried out within 28 days of inspection;
- b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and
- c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

For the purposes of this Condition Competent Person is defined as follows:

A person who has sufficient technical and practical knowledge of the type of electrical system at the Premises to be able to detect any defects and determine appropriate remedial action.

SECTION 1 : MATERIAL DAMAGE

DESCRIPTION	SUM INSURED	
Buildings	£	727,516
Subsidence Excess		£ 1,000
Plant, Machinery, Trade Fixtures (and all other contents)	£	14,522
Electronic Business Machines, Computers and Software	£	21,785

Endorsements operative: A

Excesses	Amount	
Section Excess	£	350

Premises:	Queens Court House 39 Sandgate AYR
Postcode:	KA7 1BE
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 14,522
Electronic Business Machines, Computers and Software	£ 21,785

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	Unit 2 Stobswood Opencast Complex Morpeth Northumberland
Postcode:	NE61 3AW
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 7,262
Electronic Business Machines, Computers and Software	£ 2,906

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	Thirsk Rural Business Centre Blakey Lane Thirsk
Postcode:	YO7 3AB
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 7,262
Electronic Business Machines, Computers and Software	£ 11,182

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	Blakemere Craft Centre Chester Road Sandiway Northwich
Postcode:	CW8 2EB
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 15,976
Electronic Business Machines, Computers and Software	£ 14,522

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	2 Albert Street Aberdeen
Postcode:	AB25 1XQ
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

Section Endorsements

T050S - Peril Exclusion

Cover in respect of this Section excludes any Damage arising as a result of the following Perils:

Flood

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 15,976
Electronic Business Machines, Computers and Software	£ 7,262

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	Boswell House Argyll Square OBAN Argyll
Postcode:	PA34 4BD
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

Risk Address Financial Interests:

Ricoh Ireland c/o Acquis
IRO-photocopier at the Oban premises

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

Section Endorsements

G020S - Increased Flood Excess Section 1

Notwithstanding any other applicable Excesses under this Section, this Section does not cover and the Company shall not be liable for the first £750 of each and every claim for Damage arising from the Peril 9 Flood.

All claims or series of claims arising out of any one original cause will be treated as one claim.

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 14,522
Electronic Business Machines, Computers and Software	£ 14,522

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

Premises:	5 High Street Beauly
Postcode:	IV4 7BY
Business:	Chartered Surveyors, Chartered Foresters Land Agents & Associated Services

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11,12 & 13

Section Endorsements

FC91S - Electrical Inspection Condition - Competent Person

It is a condition precedent to the liability of the Company that the electrical system at the Premises (or Insured's portion of the Premises) is inspected and tested by a Competent Person at intervals not less than the intervals as recommended in BS7671, and a Periodic Inspection Report record is kept of these inspections.

If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company:

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- b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and
- c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

For the purposes of this Condition Competent Person is defined as follows:

A person who has sufficient technical and practical knowledge of the type of electrical system at the Premises to be able to detect any defects and determine appropriate remedial action.

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 32,572
Electronic Business Machines, Computers and Software	£ 16,286

SECTION 1 : MATERIAL DAMAGE

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350



Renewal Notice

Insured Name: Bell Ingram LLP
Agent: ARTHUR J. GALLAGHER
Agent reference: Renewal Onscreen
Agency No : 01791
Policy Number: 005706524
Renewal Date: 1st February 2021
Date of Issue: 12th January 2021

The policy is due for renewal on the date shown above. You are reminded of your duty to make to us a fair presentation of the risk including any changes which have occurred since inception or last renewal whichever was the later.

We will assume that you have conducted reasonable searches for all relevant information held:
· within your business (including that held by your senior management and anyone who is responsible for your insurance); and
· by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

It is recommended that you keep a record (including copies of letters) of all information supplied.

IMPORTANT NOTES

Please check the details on this renewal document to ensure that you have the cover you require. If you have any queries, contact your intermediary who will be pleased to help.