

## QBE European Operations Accountants' Professional Combined Schedule

**Policy number:** 00045917PIC      **Policy wordings reference:** PJPB021123  
**Period of insurance:** From: 00:00 on 15/10/2024      To: 24:00 on 14/10/2025  
**Broker:** Arthur J Gallagher  
**Insured:** Project H Ltd  
**Registered Address:** Beadle House  
 16 Bull Plain  
 Hertford  
 SG14 1DT  
 United Kingdom  
**Business:** Accountancy

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

<b>Policy Premiums:</b>	<b>Annual</b>
Total (excluding Insurance Premium Tax)	£ 922.86
Insurance Premium Tax @ 12%	£ 110.74
Total (including Insurance Premium Tax)	£ 1,033.60

<b>Section Professional Liability</b>	
Limit of indemnity	£ 1,000,000 any one claim
<b>Retroactive date</b>	15/10/2024
<b>Territorial limits</b>	Worldwide excluding USA and Canada unless otherwise stated by endorsement
<b>Jurisdiction</b>	Worldwide excluding USA and Canada unless otherwise stated by endorsement

<b>Section Employers' Liability</b>	
Limit of indemnity	£ 10,000,000

<b>Section Public and products Liability</b>	
Limit of indemnity	£ 1,000,000

<b>Section Legal Expenses</b>	
Limit of indemnity	£100,000 any one claim

Please refer to the policy wording for sub-section limits

<b>Policy excesses</b>	
<b>Section:</b>	<b>Amount of Excess</b>
Professional Liability	£ 1,000 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**

<b>Reference:</b>	<b>Endorsement Title</b>	<b>Applicable to Section</b>
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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