

Excess of Loss Liability Policy Schedule

The policy, schedule, statement of fact and endorsements form one document and should be read together.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions law or regulation

Policyholder	Fast Forward Vocational Training Limited
Policy Number	PC347577
Broker Name	ALLIANZ BUSINESS SERVICES LIMITED
Address	119 Wincolmlee Hull Yorkshire United Kingdom HU2 8AH
Period of Insurance from	19/12/2023
Period of Insurance to	18/12/2024
Policy Form Reference	ZCYL156F.09

Premium (excluding IPT)	£433.33
Insurance Premium Tax (IPT)	£52.00
Total Amount Due (including IPT)	£485.33

Excess Public Liability

Limit of indemnity	Underlying limits of indemnity
£5,000,000 in excess of the underlying limits of indemnity in respect of any one claim or series of claims against or by you or series of claims against or by you arising out of one cause	£5,000,000

Underlying policy details

Underlying position	Policy number	Insurer	Limit of Indemnity
Primary Insurer	TX13598407	Allianz Insurance PLC	£5,000,000

Endorsements

XOL0026 - Professional indemnity exclusion (total)

The indemnity granted by this policy will not apply to or include any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any:

- a) professional advice **you** give for a fee or in circumstances where a fee would normally be charged; or
- b) negligence, error or omission, malpractice or mistake of a professional nature, committed or alleged to have been committed by **you**; or
- c) other breach of professional duty.

XOL0011 - USA and Canada exclusion

The indemnity granted by this policy will not apply to or include any legal liability, loss, cost or expense arising out of or in connection with any occurrence in the United States of America or Canada or any occurrence in respect of which a claim is brought in the United States of America or Canada.

XOL0014 - Heat work away exclusion

The indemnity granted by this policy will not apply to or include any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of **heat work** used elsewhere other than at premises **you** own, lease or rent.

Definition

For the purposes of this endorsement the following word has special meaning.

Heat work

- a) the application of heat by means of electric, oxyacetylene or other welding or cutting equipment or angle grinders, blow-lamps or blow-torches; and
- b) use of asphalt, bitumen, tar, pitch or lead heaters or vessels.

XOL0029 - Cyber liability exclusion (other than bodily injury and property damage)

The indemnity granted by this policy shall not apply to or include any liability, loss, cost or expense of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from or in connection with **your** use of or reliance upon or work carried out upon or sale or supply of any computer hardware or related information technology or communication system, any computer software, internet, intranet, website or similar facility, system or network and/or any electronic data or related information.

Provided that always:

- a) this exclusion shall not apply in respect of all sums which **you** shall become legally liable to pay as compensation for:
 - i) physical bodily injury or disease
 - ii) physical loss of or physical damage to material property
- b) **our** liability shall not exceed the limit of indemnity stated in the schedule for any one occurrence or all occurrences of a series arising out of one original cause and in the aggregate in any one period of insurance and will be the maximum **we** will pay inclusive of all costs and expenses.

XOL0022 - Silica exclusion

The indemnity granted by this policy shall not apply to or include any liability, loss, cost or expense arising out of or in connection with any illness or disease directly or indirectly caused by, contributed to by or arising out of the inhalation of **silica**.

Definitions

For the purposes of this endorsement the following word has special meaning.

Silica

Crystalline or non-crystalline silica in any form including but not limited to silica particles, silica compounds, silica dust, silica mixed or combined with dust or other particles, or synthetic silica including but not limited to precipitated silica, silica gel, pyrogenic or fumed silica or silica-flour.

XOL0075 - Product liability exclusion

The indemnity granted by this policy will not apply to or include any liability, loss, cost or expense arising out of or in connection any product.

Definition

For the purposes of this endorsement the following word has special meaning.

Product

any commodities or goods or any thing (including packaging, containers and labels) sold, supplied, hired out, constructed, erected, installed, treated, repaired, serviced, processed, stored, handled, transported or disposed of by **you** or on **your** behalf or any structure constructed, erected or installed or contract work executed by **you** or on **your** behalf in the course of your business.

