Homecare Insurance
Renewal Schedule

Client Reference	PRIM28	Insurer	Markel International Insurance Company Limited other than section 9
Policyholder	Primrose Healthcare Ss Limited		
Postal Address	Primrose Healthcare Ss Limited 36 Shelley Avenue Hornchurch Essex RM12 4BT		
	From		To
Period of Insurance	04/11/2023		03/11/2024 Both dates inclusive
Premium	£2,120.75		
IPT	£ 254.49		
Gross Premium	**£2,375.24**		

Cover will be subject to the terms and conditions contained in the **Policy Wording**. For full details of how the limits apply and further terms and conditions, please refer to the **Policy Wording.**

This policy is underwritten by Markel International Insurance Company Limited other than Section 9. Legal Expenses are underwritten by Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ. Claims will be handled by Markel Protection Limited which is a separate legal entity to Markel International Insurance Company Limited.

Policy Excesses (Where Applicable)

Public Liability	£250 Third Party Property Damage
Professional Indemnity	The greater of 10% and the first £250 of the total of each claim
Subsidence	£1,000
Glass	£100
Deterioration of Stock	£50
Employees Personal Effects	£50
Fidelity Guarantee	£250
Legal Expenses	Please refer to Legal Expenses Section
Any Other Claims	£150

Turnover

Annual Turnover	£189,074

Liabilities

Employers Liability	£10,000,000
Public Liability	£10,000,000
Medical Malpractice	£10,000,000
Directors and Officers Liability	£25,000
Professional Indemnity	£5,000,000

Fidelity Guarantee

£25,000

Risk 1

Policy Number	TDC003572	Insurer	Markel International Insurance Company Limited other than Section 9
Insured Name	**Primrose Healthcare Ss Limited**		
Business Description	Providers of Domiciliary Care comprising of personal care, administration of medicines, shopping, laundry, respite care, gardening and light household maintenance.		
Risk Address	Office 26,Icon Offices Limited 321-323 High Road Chadwell Heath Essex RM6 6AX		

Details of Sums Insured

Buildings Cover

Buildings Sum Insured — Not Insured

Contents Cover

Contents sum insured — £25,000

Business Interruption

Indemnity Period — 12 Months
Basis of Cover: — Cover A Increase in Cost of Working: £50,000

Money Cover

1) Non-negotiable money — £250,000

2) Other Money

(a)	In a private dwelling	£500
(b)	In a locked unspecified safe	£5,000

3) Any other loss of money

(a)	In an attended building at the premises	£5,000
(b)	In an unattended building at the premises	£500
(c)	Money in Transit	£5,000

4) Money specified in a safe £0

Make of Safe	Model	Type

Loss of Registration Cover

£100,000

Legal Expenses

Markel Legal Expenses Insurance Schedule

Token code	4ssUu6pH	
Your Sections of cover	The most that **We** will pay **Any One Claim**	**Excess Any One Claim** for **Our** choice of **Representative**
Contract disputes	£250,000	£500
Criminal defence	£250,000	£250
(Interview under caution)	£2,500	£250
Employment disputes	£250,000	£250
Employment compensation awards	£250,000	£250
Tax protection	£250,000	£250
(Aspect enquiry)	£250,000	£1,000
(Current tax year enquiry)	£1,000	£250
Property and landlord and tenant disputes	£250,000	£0
Regulatory compliance	£250,000	£250
(Licence Appeals)	£250,000	£1,000 or 10% of all **Costs** whichever is the greater
Jury Service	£1,000	£0
The most that **we** will pay for all **claims** in the **period of insurance**	£1,000,000	
Territorial limits	The United Kingdom, the Channel Islands and the Isle of Man	
Minimum sum in dispute	Contract disputes - £1,000	
Excess Any One Claim if **You** are able to choose **Your** own **Representative**	**Contract disputes** - £2,000 **Licence Appeals** - £2,000 or 10% of all **Costs** whichever is the greater **All other sections** (see **Instruction and choice of your representative, Counsel and experts** for when this applies) - £1,000	
Markel advice/claims line	0330 013 9948	
Endorsements	Not applicable	
Markel Law Hub	**You** have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to **markellaw.co.uk** and log in using **your** token code which can be found at the top of this **policy** schedule	
Underwritten by	Markel International Insurance Company Limited	

Personal Accident Cover

Insured

Endorsements and Clauses

Minimum Standards of Security for the Premises

The Premises must be protected in accordance with (a) to (c) below whether the premises are unoccupied or closed for business and are not attended by you or an authorised employee for the purpose of the business.

(a) **Doors**

All external (and internal doors leading to integral garages are fitted with a key-operated deadlock conforming to BS3621

(b) **Garage Doors**

All garage doors are fitted with a key-operated deadlock or a good quality closed shackle padlock

(c) **Windows**

All external basement, ground floor, and garage windows and other windows, sky lights and fanlights accessible from roofs, fire escapes, drain pipes or other features of any building are fitted with key-operated window locks or screwed or bolted shut.

Note – not applicable to openings of less than 23cm by 15cm (9 inches by 6 inches)

TED 001 Abuse Inner Limit

The following is added to the policy

1) The following definition is added to the policy

Abuse shall mean:

i) any act of hurting or injuring mentally or physically by maltreatment or ill-use or

ii) any act of forcing sexual activity rape or molestation or

iii) the repeated or continuing use of contemptuous coarse or insulting words or behaviour

2) *We* agree to indemnify *You* (subject to the terms, limitations and conditions herein contained) under Cover 2 (Public & products liability) applicable to Section 5 – Liabilities, in respect of all sums which the *Insured* shall become legally liable to pay as compensation for accidental death of or accidental personal injury arising from *Abuse* to any person happening during the period of insurance and caused in connection with the *Business*

Provided always that all instances of *Abuse* against any individual person shall be deemed to constitute one claim under this policy

The total amount *We* will pay in respect of all claims arising from *Abuse* inclusive of all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by or with the consent of the Insurers shall not exceed £5,000,000 in respect of any one *Event*

3) The indemnity granted by this endorsement shall not apply to or include:

i) accidental death of or accidental personal injury arising from *Abuse* to any *Employee* where such death or personal injury arises out of and in the course of the employment

ii) liability in the event of any failure to comply with the procedural guidelines established by the Insured concerning *Abuse*

MARKEL

Certificate of Employers' Liability Insurance[a]

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Assured employs persons covered by the Certificate)

Certificate No. TDC003572

1. Name of Assured. **Primrose Healthcare Ss Limited**

2. Date of commencement of insurance. 04/11/2023

3. Date of expiry of insurance. 03/11/2024

We hereby certify that:-

1. subject to the paragraph 2, the insurance 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, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies[b]; and

2. the minimum amount of cover provided by this certificate is no less than £10,000,000

Signed on behalf of Markel International Insurance Company Limited
(Authorised Insurers)

…………………………………………………………………………………………
……(Signature)

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the certificate covers the holding company and all its subsidiaries, or that the certificate covers the holding company and all its subsidiaries except any specifically excluded by name, or that the certificate covers the holding company and only the named subsidiaries.

(b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.