

Combined Liability Insurance

This Schedule has been prepared on the basis of information supplied by You or on Your behalf and should be read in conjunction with your policy.

Please check this Schedule carefully and advise Provego as soon as possible if anything is wrong or it does not meet Your current requirements.

Insurer:	Accelerant	
Policy Number:	PVG118224045	
Date of Issue:	09/10/2025	
Insured	J A Mackenzie Ltd trading as J A Mackenzie	
Business Description	Haulage Contractor only for the purpose of this policy	
Period of Insurance:	From: 10/10/2025	To: 09/10/2026
Effective Date:	10/10/2025	
Premium	£2,158.93	
Insurance Premium Tax:	£259.07	
Totals:	£2,418.00	

Part (A) - Public & Products Liability

Covered

Limit of Liability

£10,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause
£10,000,000	All occurrences happening during the Period of Insurance in respect of products supplied
£10,000,000	All Sudden Pollution or Contamination Incidents considered by Us to have occurred during the Period of Insurance

The Excess: £500.00 each and every claim for Damage to material property

Endorsements applicable:

See: Additional endorsements applicable

Part (B) – Employers' Liability

Covered

Limit of Liability

£10,000,000	Any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause (unless subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease))
£5,000,000	For any claim subject to General Exclusion 2 (Terrorism), 4 (Radioactive Contamination), 5 (Asbestos) or 6 (Communicable Disease)

Endorsements applicable:

See: Additional endorsements applicable

Reporting Claims for Public/ Products Liability or Employers' Liability ONLY

The following claim reporting process applies to Public/ Products Liability or Employers' Liability ONLY.

For Freight Liability (Goods in Transit) claims, please see the Freight Liability policy schedule.

In the event of any occurrence likely to give rise to a claim, or a claim made against You, or receipt of notice of any circumstance which might give rise to a claim under this Policy You shall:

- a) you must notify Us **within 14 days** of becoming aware of such occurrence or claim by using the **Sedgwick's claims helpline on 0345 6050871 or email provegoclaims@uk.sedgwick.com**. You will also find claims reporting information at www.provego.co.uk/claims
- b) immediately forward to Us upon receipt any letter, claim, writ, summons or process;
- c) immediately notify Us of any knowledge of impending prosecution, inquest, fatal accident or ministry inquiry

Combined Liability: Additional endorsements applicable

Policy Number	PVG118224045	
Period of Insurance:	From: 10/10/2025	To: 09/10/2026
Effective Date:	10/10/2025	

- I. Special Condition Relating to the Use of Fork-lift Trucks and other Mobile Plant
Where any Employee uses a fork-lift truck or other mobile plant for the purposes of Your Business
We will not pay any claim for Injury or Damage to property unless:
1. such Employee:
 - a. is aged 18 or more;
 - b. is instructed to use the seat belt (where fitted);
 - c. has been trained by an accredited training organisation or has completed an appropriate refresher training programme within 5-years of their prior period of training.
 2. written records evidencing the training of all Employees who have been driving the fork-lift truck or other mobile plant are available for inspection.
 3. such Employees are instructed to remove the keys from the fork-lift truck or other mobile plant when unattended.
 4. You operate a system to prevent any vehicle from being moved whilst being loaded or unloaded by the fork-lift truck or other mobile plant.