

# QBE European Operations

## EEG – Advantage Excess Liability Schedule

### POLICY DETAILS

**Policy Number:** Y131154QBE0124A **Policy Wording Reference:** PEEG010123

**Period of Insurance:** **From:** 31 July 2024 **To:** 30 July 2025  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

**Issue Number:** 000 **Effective From:** 31 July 2024 **Date Issued:** 26 June 2024

**Reason for Issue:** Renewal

### Contract Parties

**We/Insurer:** QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

And

QBE Casualty Syndicate 386 (managed by QBE Underwriting Limited, registered in England number 01035198, a Lloyd's Managing Agent authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 204858)

**Registered Address:** 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019

**Issue Office:** 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019

**Insured:** DK Group Investments Ltd and Subsidiary Companies

**Address:** Lawford Heath Industrial Estate, Lawford Heath, Rugby CV23 9EU

**Subsidiary Companies:** DK Packing & Casemaking Ltd, Mercury Material Management Ltd, Centurion Industrial Packaging Ltd

### Risk Details

**Business:** Contract Packers, Reverse Logistics, Casemaking, General Warehousing & Storage, Warehouse Operators & Distributors; Bailees; Storage of wheel and tyre components. Wheel assembly and supply. Storage of vehicle tracks and supply. Tyre Purchasing and Distribution Service. Transport of Wheel and Tyre Components. All for vehicles used in the agricultural and construction sectors; Suppliers of Industrial Bags and Sacking, Woven Polypropylene, Polythene, Charity Bags and similar / ancillary packaging materials such as plastic "cling film" (Stretch wrap) and hook clips

**Law and jurisdiction:** England & Wales

**Territorial Limits:** Worldwide

**Claims Jurisdiction:** Worldwide excluding USA and Canada (unless expressly 'INCLUDED')

### Broker Contact Details

**Broker Name:** Arthur J Gallagher Insurance Brokers Ltd (Birmingham)

**Broker Address:** Newater House, 11 Newhall Street, Birmingham, B3 3NY

**Broker Account:** OVAL0044

## Claim Notification

By post 30 Fenchurch Street, London, EC3M 3BD  
 By telephone + 44 (0) 207 105 4000  
 By email [majorloss@uk.qbe.com](mailto:majorloss@uk.qbe.com)

## Data Privacy

Online <https://qbeeurope.com/privacy-policy>

Alternatively, **you** may contact our Data Protection Officer to request a copy of the full privacy notice by email: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or by writing to the: Data Protection Officer, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD

## Complaints

### QBE Europe SA/NV (UK Branch) or QBE UK Limited

By post Customer Relations, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD

By telephone +44 (0)20 7105 5988

### QBE's Lloyd's syndicates

By email [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com)

By post Lloyd's Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

By telephone +44 (0)20 7327 5693

### Financial Ombudsman Service

By email [complaints@lloyds.com](mailto:complaints@lloyds.com)

By post UK FOS, Exchange Tower, London E14 9SR

By telephone +44 (0)800 023 4567

Website <http://www.financialombudsman.org.uk/consumer/complaints.htm>

## Insured Section Excess Employers' Liability

### Excess Employers' Liability Cover

### NOT INCLUDED

		<b>Limit of indemnity</b>	
<b>Excess Employers' Liability</b>	any one occurrence including <b>legal costs</b>	GBP	0
<b>Total underlying insurance(s)</b>		GBP	0

### Excess Employers' Liability Optional Extensions

### only covered if 'INCLUDED'

#### Sub-limit of indemnity (Included within the limit of indemnity)

<b>Asbestos</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0
<b>Offshore Activities</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0
<b>Terrorism</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0

## Insured Section Excess General Liability

### Excess General Liability Cover for Public, Product and Pollution liability **INCLUDED**

		<b>Limit of indemnity</b>	
<b>Excess General Liability</b>	any one occurrence and in the aggregate for both Product and Pollution Liability	GBP	5,000,000
<b>Total underlying insurance(s)</b>		GBP	5,000,000

### Excess General Liability Cover for Public, Product and Pollution liability Optional Extensions **Only covered if 'INCLUDED'**

			<b>Sub-limit of indemnity (included within the limit of indemnity)</b>	
<b>Asbestos</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0
<b>United States of America and Canada Jurisdiction</b>	any one occurrence and in the aggregate	INCLUDED	GBP	5,000,000
<b>Offshore Activities</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0
<b>Terrorism</b>	any one occurrence and in the aggregate	NOT INCLUDED	GBP	0

## Payment Details

GBP

Annual Policy Premium	4,550.00
IPT/Tax	546.00
Premium payable by this transaction	4,550.00
IPT/Tax	546.00
Total payable	5,096.00
<b>Premium payment due by</b>	90 days after inception

## Endorsement Schedule

**Policy Number:** Y131154QBE0124A

**Period of Insurance:** **From:** 31 July 2024 **To:** 30 July 2025  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

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This **schedule** sets out additional clauses that form part of the **policy**. These clauses amend the **insured** section and/or clause stated and are each otherwise subject to the terms and conditions of this **policy**.

### **Condition: Coinsurance clause** **General terms**

The following clause is incorporated into the 'General Terms' of this **policy**.

Under this **policy** the definition of **insurer/we/our** is deemed to refer to the following insurance firms:

Insurer:	Proportion (per cent) of liability:
QBE UK Limited ( <b>Lead Insurer</b> )	21.00%
QBE Casualty Syndicate 386 (A QBE Lloyd's Syndicate)	79.00%
	Total:100%

Each insurer is:

- a) only liable for the proportion it has underwritten as stated above;
- b) severally and not jointly liable for the proportion underwritten by any other insurer; and
- c) not responsible for any liability of the other insurer that may underwrite this **policy**.

Each member of QBE Casualty Syndicate 386 has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together).

Each member of QBE Casualty Syndicate 386 is:

- a) considered to be an insurer, as opposed to the syndicate itself;
- b) liable only for its own proportion;
- c) severally and not jointly liable for any other member's proportion; and
- d) not otherwise responsible for any liability of any other insurer that may underwrite this **policy**.

The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA.

The identity of each member of QBE Casualty Syndicate 386 and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

### Definitions

For the purposes of this endorsement, **Lead Insurer** means the insurer which is duly authorised by the other insurance firms to witness this **policy** on their behalf.

Clause: ZZSCOI 011019

QBE European Operations is a trading name of QBE Europe SA/NV, VAT BE 0690.537.456, RPM/RPR Brussels, IBAN No.BE53949007944353 and SWIFT/BIC No. HSBCBEBB, ('QBE Europe'), and of (1) QBE UK Limited, no. 01761561 ('QBE UK'), (2) QBE Underwriting Limited, no. 01035198 ('QUL'), (3) QBE Management Services (UK) Limited, no. 03153567 ('QMSUK') and (4) QBE Underwriting Services (UK) Limited, no. 02262145 ('QSUK'), all four companies having their registered offices at 30 Fenchurch Street, London, EC3M 3BD, and being incorporated in England and Wales. QBE Europe is authorised by the National Bank of Belgium under licence number 3093. QBE UK and QUL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. QUL is a Lloyd's managing agent. QMSUK and QSUK are both Appointed Representatives of QBE Europe and QUL.