

Schedule for Your Fleet Insurance Policy

Produced on 27 September 2024

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Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

Policyholder Details

The Policyholder	A J Pain Waste Management Ltd
Contact address	127-135 Ormside Street London SE15 1TF
The Business	Trade Waste Management

Policy Details

Policy number	100685601CMI
Effective date	29 September 2024
Expiry date	28 September 2025
Annual premium (excluding Insurance Premium Tax)	£11,002.05
Insurance Premium Tax	£1,320.25
Total amount due	£12,322.30

Insurance Adviser Details

Your Insurance Adviser	ASCEND BROKING GROUP LTD 21 SPRINGFIELD LYONS APPROACH CHELMSFORD BUSINESS PARK CHELMSFORD ESSEX, CM2 5LB
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder	A J Pain Waste Management Ltd
The Business	Trade Waste Management

Sections You have chosen to cover:

Commercial Motor, Legal Services and Advice

Other sections available that You have chosen not to cover:

Breakdown and European Motoring Assistance



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Conditions

The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated

Alteration of Risk

You must notify Us immediately if, after the effective date of this insurance

- (1) there has been any alteration to, or change in material circumstances relating to, the risk insured and/or Your business activities which increases the risk of Damage or Bodily Injury, or
- (2) Your interest ceases except by will or operation of law.

We may, at Our option:

- (a) cancel the policy from the date Your interest ceases or from the date of such alteration or change in material circumstances, or
- (b) accept such alteration or change in material circumstances in writing or by reissue of The Schedule. If We do so, We may impose appropriate additional terms and/or premium, with effect from the date of such alteration or change in material circumstances.

Alterations or changes in material circumstances include but are not limited to

- (1) details of any person who is excluded from driving under Your Certificate of Motor Insurance or The Schedule, but who You now require to drive
- (2) any change in the use of Your Vehicles, including the carriage of High Category Hazardous Goods and/or visiting Hazardous Locations
- (3) any change in Your business activities and/or expansion of Your business
- (4) any business acquisition or merger, or the absorption of Your business by another business entity
- (5) details of vehicles which are not covered by the policy terms and conditions but You now require to be included.

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim, except to the extent that We must provide cover under the Road Traffic Acts.

You or Your legal personal representatives must

- (1) tell Us as soon as reasonably possible of any event or occurrence which may result in a claim and give Us full details of the incident
- (2) notify the police immediately of Damage caused by malicious persons or thieves
- (3) provide Us with all information and help We require in respect of the claim
- (4) let us know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal accident inquiry.
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to the risk insured by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Motor Insurance Database (MID) Helpdesk

Loading vehicle details onto the MID is a legal requirement. We will assist You as follows:

- We will send all changes to the MID on Your behalf if Your policy operates on a specified vehicle basis.
- You are responsible for sending all vehicle changes directly to the MID if Your policy operates on an unspecified vehicle basis.

The process is supported by Our dedicated MID Helpdesk, which can be accessed by calling 0345 301 5762 or via midhelpdesk@aviva.co.uk

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Commercial Motor: If you need to make a claim, simply call us on **0800 246 876**. Our national network of repairers provides repairs guaranteed for three years.

Just one call will help get your business back on the road as quickly and as easily as possible.

Discounted car hire or van hire option

When contacting Us following Damage to Your Private Car or Goods-carrying Vehicle up to 7.5 tonnes GVW, You will have the option to upgrade from a Class A or Class V1 courtesy vehicle, subject to a hire fee being payable by You.

Should you upgrade, the same cover and duration stated in Your policy will apply.

Legal Advice

You have access to a 24 hour legal advice helpline based in the UK – providing confidential legal advice on any legal matter relating to the use of your vehicle.

There are no consultation fees and lines are open 24 hours a day, 365 days a year, all you pay for is the phone call.

Call us on **0345 030 6972***

Please ensure you have your policy number to hand when you contact us.

*For our joint protection telephone calls may be recorded and/or monitored.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

This service is available during office hours with an answering service outside these times.

Customers can access up to six telephone counselling sessions (up to an hour at a time) for each difficulty.

Additional sessions can be arranged and paid for separately.

Note, the initial call to the counselling line does not form part of the six sessions.

This service is provided by Care First, a trading division of Partnerships in Care Ltd.

The Counselling service is available to You, Your employees and members of Your immediate family – providing they live with You and are over the age of 18 (or aged between 16 and 18 and in full-time employment).

Contact Details for Claims and Help *(continued)*

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Commercial Motor

For full details of Your policy cover, please refer to the Commercial Motor Section of Your policy wording.

The Schedule includes Your Vehicle Schedule and should be read as one document. It includes details of the cover provided and any Additional Covers, Clauses, Conditions, Endorsements and Excesses applicable.

Cover

The table below summarises the cover provided under the Cover description(s) shown in Your Vehicle Schedule. These Cover descriptions may also be referenced in any Additional Covers, Clauses and Endorsements.

Cover description	Cover(s) applicable – please refer to Your policy wording
Comprehensive	Damage to Your Vehicle Liability to Third Parties
Third Party, Fire and Theft	Damage to Your Vehicle by Fire or Theft Liability to Third Parties
Third Party only	Liability to Third Parties
Laid Up Fire and Theft	Vehicle(s) Laid Up and Out of Use – Sub-section (1) only
Laid Up Fire, Theft and Accidental Damage	Vehicle(s) Laid Up and Out of Use – Sub-sections (1) and (2)

Additional Excesses – Young and Novice Drivers

The following Excesses apply in addition to any other Excess while Your Vehicle is being driven by a person who is:

£	aged 20 or under	–	Additional Excess	£300
£	aged 21 to 24	–	Additional Excess	£200
£	a Novice Driver	–	Additional Excess	£200

A Novice Driver is a person aged 25 or over who holds a provisional licence, or has held a full United Kingdom or European Union licence to drive Your Vehicle for less than 12 months.

Additional Excesses – Use of Your Vehicle Overseas

The following Excesses apply in addition to any other Excess while Your Vehicle is being driven or used outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

These additional Excesses will apply to Damage (other than glass replacement), Fire and Theft, where insured by this Section.

β Goods-carrying Vehicle (van) up to 3.5 tonnes Gross Vehicle Weight (GVW) – Additional Excess	£100
β Goods-carrying Vehicle exceeding 3.5 tonnes GVW but not exceeding 12 tonnes GVW – Additional Excess	£200
β Goods-carrying Vehicle exceeding 12 tonnes GVW – Additional Excess	£300
β Motor Coach – Additional Excess	£400

Driving Entitlement and Use

We will not pay for any accident, Bodily Injury or Damage (except where any liability is required to be covered by the Road Traffic Acts) caused while Your Vehicle is being driven or used by any person who is not entitled to drive under the policy.

Your Vehicle Schedule, together with the Certificate of Motor Insurance, states who can drive Your Vehicles and the limitations as to use. Please note that restrictions may apply that are not stated in Your Certificate of Motor Insurance. Any such restrictions will be stated in Your Vehicle Schedule.

Driving restrictions do not apply while Your Vehicle is in the custody or control of the motor trade for the purposes of its maintenance or repair, or an employee of a hotel, restaurant or car parking service for the sole purpose of parking.

Liability to Third Parties Cover**The Limit of Indemnity:**

Bodily Injury:	Unlimited
Third Party Property Damage:	£20,000,000 where Your Vehicle is a Private Car, Motorcycle or a Minibus which is not used for the carriage of passengers for hire or reward (other than under a permit issued within Section 19 of the Transport Act 1985)
	£5,000,000 in respect of all other vehicles including Minibuses used for the carriage of passengers for hire or reward
	both limits excluding claimant's costs and expenses and any other costs and expenses.
	£5,000,000 for claimant's costs and expenses and any other costs and expenses in respect of Damage to third party property.

Endorsements applying to Commercial Motor (subject otherwise to the terms and conditions shown in Your policy).

Additional Theft Excess - Land Rover and Range Rover

Where an Insured Vehicle is any model of Land Rover or Range Rover and its market value is £25,000 or over, in the event of any loss of, or Damage to, the Insured Vehicle (including its Accessories and spare parts) caused by Theft, an additional Excess will apply to your claim, calculated as five percent of the market value of the Insured Vehicle at the time of loss.

This additional Excess applies in addition to any other Excess stated in The Schedule.

This endorsement applies in addition to any other Clause(s), Endorsements or Conditions applying to this policy.

Legal Services and Advice**Your Policy Cover**

For full details of cover, please refer to the Legal Services and Advice Section of Your policy.

Cover	Limit, any one claim
β Legal Protection to Recover Uninsured Losses	£100,000
β Legal Protection to Defend Motoring Prosecutions	£20,000

Your Vehicle Schedule – Location: 93, Rope Street, London, SE16 7TF

Description: POV DPA1N
Vehicle Type: Private Car
Owner: Daniel Pain

Any payment for Damage, when Your Vehicle is not repaired or replaced, will be made to the owner stated, whose receipt will be a full and final discharge to Us.

Cover: Comprehensive
Damage Excess: £500
Fire Excess: £500
Theft Excess: £500
Glass Replacement Excess: £150

Persons or classes of persons entitled to drive:

You or any person driving on Your order or with Your permission.

Any person under 25 years of age and Novice Drivers are excluded from driving.

Limitations as to Use:

Social, Domestic and Pleasure and Business Use.

Make/Model/Body Type	Registration Mark or VIN	Cubic Capacity	GVW (tonnes)	Seating Capacity	Year	Value
LANDROVER DISCOVERY HSE TD6 (254) 5E 4WD	DPA1N	2993	3.17	7	2018	£30,000

Provided that the vehicles above belong to You or are hired, leased or lent to You EXCLUDING any Motor Vehicle

- (i) owned by or hired, leased or lent to an employee of You
- (ii) hired or leased to a customer of You.

The following Endorsements apply to all of the vehicles detailed above unless otherwise stated:**Vehicle Security - Tracking and/or Immobilisation**

We will not pay for Damage caused by Theft unless at the time of the Theft a security device as described below is fitted, fully operational and any required subscription to the system operator has been maintained.

Vehicle Registration Mark(s) / VIN(s)

DPA1N

Type of Security Device

Thatcham approved Cat S5 Tracker

Your Vehicle Schedule – Location: 127-135 Ormside Street, London, SE15 1TF

Description: Vans
Vehicle Type: Van
Cover: Comprehensive
Damage Excess: £500
Fire Excess: £500
Theft Excess: £500
Glass Replacement Excess: £150

Persons or classes of persons entitled to drive:

You or any person driving on Your order or with Your permission.
Any person under 25 years of age is excluded from driving.

Limitations as to Use:

Social, Domestic and Pleasure and Business Use excluding Hire or Reward.

Make/Model/Body Type	Registration Mark or VIN	Cubic Capacity	Seating Capacity	Year	Value
FORD TRANSIT 350 L3H3 128	BK18 JCX	1996	3	2018	

Provided that the vehicles above belong to You or are hired, leased or lent to You EXCLUDING any Motor Vehicle

- (i) owned by or hired, leased or lent to an employee of You
 - (ii) hired or leased to a customer of You.
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Your Vehicle Schedule – Location: 127-135 Ormside Street, London, SE15 1TF

Description: Goods Vehicles
Vehicle Type: Goods-carrying Vehicle
Cover: Comprehensive
Damage Excess: £500
Fire Excess: £500
Theft Excess: £500
Glass Replacement Excess: £150

Persons or classes of persons entitled to drive:

You or any person driving on Your order or with Your permission.
Any person under 25 years of age is excluded from driving.

Limitations as to Use:

Social, Domestic and Pleasure and Business Use excluding Hire or Reward.

Make/Model/Body Type	Registration Mark or VIN	GVW (tonnes)	Year	Value
Dennis	VO15 ZFG	26.00	2015	
Volvo FL8	GN72 ZHV	18.00	2022	£75,000
Skip Loader	GN69 XPR	18.00	2019	£84,000

Provided that the vehicles above belong to You or are hired, leased or lent to You EXCLUDING any Motor Vehicle

- (i) owned by or hired, leased or lent to an employee of You
 - (ii) hired or leased to a customer of You.
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Clauses and Conditions Schedule

Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

Clauses

Commercial Motor

Clauses applying to Damage to Your Vehicle Cover (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy:

Charge Points, Charging Cables and Connecting Components, Electric Vehicle Battery, Electric Vehicle out of charge recovery, New Vehicle Replacement

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Accident Recovery and Assistance - Overnight Accommodation and Alternative Transport	Limit per Person	£100
	Limit per Accident	£500
Child Seats	Limit - each Child Seat	£100
Medical Expenses	Limit - each Person Injured	£350
Personal Accident Benefits	Limit, any one person, any one accident	£5,000
	Limit, any one person in any one Period of Insurance	£10,000
Personal Belongings	Maximum amount payable - any one accident	£350

Clauses applying to Commercial Motor (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy:

Attachments, Continental Use, Contingent Liability, Emergency Treatment Fees, Unauthorised Driving or Use, Unauthorised Movement

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Duty of Care – Driving at Work and Legal Costs	Maximum amount payable - legal fees, expenses and costs under the Health and Safety at Work etc Act 1974 and Health and Safety at Work (Northern Ireland) Order 1978	£100,000
Passengers' and Drivers' Personal Belongings (Motor Coaches only)	Maximum payable per driver or passenger, any one incident	£500
	Maximum payable, any one article	£250
	Excess (all Damage)	£50
Trailers - Attached and Detached	Damage, Fire and Theft Excess - Detached Trailers	£250

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

Commercial Motor Section

The following Conditions apply to the Commercial Motor Section

Motor Insurance Database – Supply of Vehicle Details

You will immediately provide Us with relevant details of all motor vehicles the use of which is covered under this policy, as required by the relevant law applicable in Great Britain and Northern Ireland, for entry onto the Motor Insurance Database.

Premium Adjustment

Before the commencement of each Period of Insurance, You must confirm to Us details of all motor vehicles (and Trailers if specific Trailers are covered under this policy) covered under the definition of Your Vehicle contained in the Definitions to this policy.

You must provide Us with details of all motor vehicles (and Trailers if specific Trailers are covered under this policy) that You subsequently acquire or dispose of on or before the day the change takes place and in respect of these details You will pay Us an additional premium or receive from Us a refund calculated as agreed.

Your Duty to Prevent Damage

You must, at all times

- (1) take all reasonable steps to safeguard Your Vehicle from Damage
- (2) maintain Your Vehicle in a roadworthy condition
- (3) allow Us free access to examine Your Vehicle.
- (4) maintain any Advanced Driver Assisted Systems and their components in accordance with the original vehicle manufacturers technical specifications
- (5) take reasonable steps to ensure that any Advanced Driver Assisted Systems are in full working order following an incident involving Your Vehicle where The Insured knew or should reasonably suspect that the functionality of such systems may have been compromised or become ineffective
- (6) install any Safety Critical Software updates made available by and/or approved by the original vehicle manufacturer of Your Vehicle that You, the driver or any occupant of Your Vehicle ought to reasonably be aware of
- (7) only ever modify, install, or permit the installation or alteration of Your Vehicle's Software that is made available by and/or approved by the original vehicle manufacturer of Your Vehicle.

