



Manufacturers Combined New Business Schedule

Insured	Consillion (UK) Ltd
Correspondence Address	Units 510 & 515 Eskdale Road Winnerssh Triangle Wokingham RG14 5TU
Business	Design, Manufacture, Sale, Lease, Distribution & Installation of Automated Teller Deposit Machines and Rolled Coin Dispensers. Manufacture, Distribution & Installation of Cash Dispensing and Banking Machinery and supply of banking equipment & author and supplier of tracing software that enables customers to monitor their machines remotely

Your Agent is:	BENNETT BEETHAM BLENKINSOP & PTNRS LTD	Agency No:	11532
Agent ref:	5956105		
If after reading your schedule and policy wording you have any questions, please contact your agent as noted above.			

Policy Number	050023518
Date of Issue	6 th September 2022
Effective Date	1 st September 2022
Expiry Date	31 st August 2023
Renewal Date	1 st September 2023

New Business Insurance Premium	£17,436.79
Insurance Premium Tax	£2,092.41
TOTAL AMOUNT CHARGEABLE	£19,529.20

Section 1: Material Damage	Insured
Section 2: Business Interruption	Insured
Section 3: Goods in Transit	Not Insured
Section 4: Terrorism	Not Insured
Section 5: Business Money & Personal Accident (Assault)	Insured
Section 6: Employers' Liability	Insured



Section 7: Public Liability	Insured
Section 8: Products Liability	Insured
Section 9: Glass Breakage	Not Insured
Section 10: Specified All Risks	Insured
Section 11: Deterioration of Stock	Not Insured
Section 12a: Engineering Damage to Machinery and Plant	Not Insured
Section 12b: Engineering Inspection	Not Insured
Section 13: Engineering Business Interruption	Not Insured
Section 14: Computer and Cyber	Not Insured
Section 15: Loss of Licence	Not Insured
Section 16: Fidelity Guarantee	Not Insured
Section 17: Legal Expenses	Insured
Section 18: Personal Accident	Not Insured
Section 19: Contractors All Risks	Not Insured

Policy Endorsements

T144P - General Waste Condition

It is a condition precedent to the liability of the Company that:

- a all waste (including refuse) is swept up and bagged daily;
- b all waste kept within the Buildings is not to be kept within 2 metres of:
 - any process using heat; or
 - a source of heat or ignition;
- c whilst stored outside the Buildings waste is to be kept at a distance of at least 5 metres from any building; and
- d all waste is to be completely removed from the Buildings and any adjoining or surrounding yards, open spaces, alleyways and walkways at the Premises at least once per week.

TC38P - Fixed Rate Agreement

This Fixed Rate Agreement applies to this Policy:

In consideration of the Company undertaking to maintain the basis of rating, cover, terms and conditions of the Policy applying at the commencement date of the Policy being 01/09/2022 for a period of 2 years, the Insured agrees to renew the Policy (such that the Policy continues for 2 years), and pay the premiums annually in advance subject to the Provisions set out below.

Payment of the premium due at the commencement date specified above, shall be deemed acceptance of this Fixed Rate Agreement by the Insured.

The Company reserves the right either to change the basis of rating and/or cover and/or terms and conditions or to cancel this Fixed Rate Agreement in the following circumstances:

- a in the event of any change in legislation, legal practice, reinsurance industry practice or legal precedent, which has a material and significant effect upon the Policy or this Fixed Rate Agreement;
- b changes to or increases in insurance premium tax;
- c any significant or material change or increase in the risk;
- d acquisitions or disposals within the Insured's Business;
- e the Insured makes significant changes to the cover provided by this Policy; or
- f risk improvements notified by the Company are not carried out within the timescale specified.

Provisions

- 1 If the Loss Ratio for the insurance in respect of the period(s) of insurance immediately preceding each renewal of the Policy, but commencing from or after the commencement date specified above, is 40% or less, then the rates applied on this Policy at the end of the preceding period of insurance or the commencement date (as applicable), will remain unaltered for the subsequent period of insurance immediately following each renewal.

- 2 Should any incidents which could result in a claim under the Policy be reported, or any claims estimates increase within 3 months of the renewal of this Policy, then the Loss Ratio described below, will be recalculated by the Company and any increase in the premium will be immediately payable by the Insured to the Company.
- 3 This Fixed Rate Agreement will end on a date 2 years from the commencement date of the Policy.

Definition of Loss Ratio

For the purposes of this Fixed Rate Agreement, Loss Ratio shall mean:

The total amount of claims paid and outstanding expressed as a percentage of the total of gross premiums payable to the Company

- a excluding claims and premiums under Sections 4, 11 to 14 and 17 where insured under this Policy; and
- b subject to any reduction in premium already returned for the whole of the expired period(s) of insurance from the commencement date specified above.

T715P - Low Claims Rebate

The Company agrees to allow a percentage rebate off the premium paid (other than under Sections 4, 11 to 14 and Section 17 of this policy) in respect of each Period of Insurance subject to:

- a the Loss Ratio being 30% or less
- b the Policy being renewed for a further Period of Insurance.

The Company will calculate the rebate three months after the expiry of the relevant Period of Insurance in accordance with the following:

Loss Ratio	Percentage of premium paid to be rebated
0% to 14%	5%
15% to 24%	2.5%
25% to 29%	2.5%

Should any incidents which could result in a claim under this policy be reported or any claims estimates increase subsequent to the payment of a rebate the rebate will be recalculated by the Company and any difference in the rebate will be repaid by the Insured to the Company.

Definitions

Loss Ratio

The total amount of claims paid and outstanding expressed as a percentage of the total of gross premiums paid (other than claims and premiums under Sections 4, 11 to 14 and Section 17 of this policy) for the whole of the expired Period of Insurance.

Period of Insurance

The period beginning with the Effective Date shown in the Schedule and ending with the Expiry Date and any other period for which the Company accepts the Insured's premium.



N005P - Multiple Premises (Excluding Floating Sums Insured)

Where any or all of Sections 3 to 18 (other than Section 9) of this Policy are shown as insured in the Schedule, the stated Sums Insured, limits, terms and conditions in respect of such Sections will apply in the aggregate, in connection with the Business carried on from all the Premises.

Premises Sections:

Premises:	Units 510 & 515 Eskdale Road Winnerssh Triangle Wokingham RG41 5TU
Business:	Design, Manufacture, Sale, Lease, Distribution & Installation of Automated Teller Deposit Machines and Rolled Coin Dispensers. Manufacture, Distribution & Installation of Cash Dispensing and Banking Machinery and supply of banking equipment & author and supplier of tracing software that enables customers to monitor their machines remotely

Premises Endorsements

T493S - Unattended Use of Machines Condition

It is a condition precedent to the liability of the Company that there shall be no unattended or unsupervised usage of production machines when the Premises are closed for Business.

SECTION 1: MATERIAL DAMAGE

Intruder Alarm Condition	Operative
Minimum Standards of Protection Condition	Operative

Perils	Operative	Excess
1 Fire / Lightning	Yes	£0
2 Explosion	Yes	£0
3 Aircraft	Yes	£0
4 Earthquake	Yes	£0
5 Riot, Civil Commotion	Yes	£0
6 Malicious Persons	Yes	£500
7 Theft or any attempt thereat	Yes	£500
8 Storm, Tempest	Yes	£500
9 Flood	Yes	£500
10 Escape of Water	Yes	£500
11 Impact	Yes	£500
12 Accidental Discharge or Leakage of Automatic Sprinkler Installations	No	Not Applicable
13 Subsidence	Yes	£1,000
14 Any Accidental Cause	Yes	£500

DESCRIPTION	SUM INSURED
Plant and Machinery	£370,000
Portable Hand Tools	£15,000



Portable Hand Tools (maximum any one tool)	£1,000
Stock in Trade	£2,100,000

SECTION 2: BUSINESS INTERRUPTION

DESCRIPTION	SUM INSURED	INDEMNITY PERIOD
Estimated Gross Profit	£4,000,000	12 months
Additional Increased Cost of Working	£50,000	12 months

Extensions	Limit
A - Unspecified Suppliers (UK)	£100,000
A - Unspecified Suppliers (European Economic Area)	£50,000
B - Unspecified Customers (UK)	£100,000
B - Unspecified Customers (European Economic Area)	£50,000
E - Storage Sites (UK)	£100,000
E - Storage Sites (European Economic Area)	£25,000
F - Property in Transit	£100,000
G - Contract Sites	£100,000
H - Public Utilities	£100,000
J - Property at Exhibitions (UK)	£100,000
J - Property at Exhibitions (European Economic Area)	£25,000
L - Public Emergency	£50,000
M - Closure	£50,000
N - Disease	£50,000
O - Bomb Scares	£50,000
P - Accidental Failure of Public Supply	£25,000
Q - Essential Personnel	£25,000
R - Exhibition Expenses (UK)	£50,000
R - Exhibition Expenses (European Economic Area)	£25,000

Premises:	Units 5-7 Headley Park 8 East Headley Road Woodley RG5 4SA
Business:	Design, Manufacture, Sale, Lease, Distribution & Installation of Automated Teller Deposit Machines and Rolled Coin Dispensers. Manufacture, Distribution & Installation of Cash Dispensing and Banking Machinery and supply of banking equipment & author and supplier of tracing software that enables customers to monitor their machines remotely

<p>Premises Endorsements</p> <p>T493S - Unattended Use of Machines Condition</p> <p>It is a condition precedent to the liability of the Company that there shall be no unattended or unsupervised usage of production machines when the Premises are closed for Business.</p>

SECTION 1: MATERIAL DAMAGE

Intruder Alarm Condition	Operative
Minimum Standards of Protection Condition	Operative

Perils	Operative	Excess
1 Fire / Lightning	Yes	£0
2 Explosion	Yes	£0
3 Aircraft	Yes	£0
4 Earthquake	Yes	£0
5 Riot, Civil Commotion	Yes	£0
6 Malicious Persons	Yes	£500
7 Theft or any attempt thereat	Yes	£500
8 Storm, Tempest	Yes	£500
9 Flood	Yes	£500
10 Escape of Water	Yes	£500
11 Impact	Yes	£500
12 Accidental Discharge or Leakage of Automatic Sprinkler Installations	No	Not Applicable
13 Subsidence	Yes	£1,000
14 Any Accidental Cause	Yes	£500

DESCRIPTION	SUM INSURED
Stock in Trade	£400,000

Premises:	251 A33 Relief Road Reading Berkshire RG2 0RR
Business:	Design, Manufacture, Sale, Lease, Distribution & Installation of Automated Teller Deposit Machines and Rolled Coin Dispensers. Manufacture, Distribution & Installation of Cash Dispensing and Banking Machinery and supply of banking equipment & author and supplier of tracing software that enables customers to monitor their machines remotely

Premises Endorsements

T493S - Unattended Use of Machines Condition

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SECTION 1: MATERIAL DAMAGE

Minimum Standards of Protection Condition	Operative
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Perils	Operative	Excess
1 Fire / Lightning	Yes	£0
2 Explosion	Yes	£0
3 Aircraft	Yes	£0
4 Earthquake	Yes	£0
5 Riot, Civil Commotion	Yes	£0
6 Malicious Persons	Yes	£500
7 Theft or any attempt thereat	Yes	£500
8 Storm, Tempest	Yes	£500
9 Flood	Yes	£500
10 Escape of Water	Yes	£500
11 Impact	Yes	£500
12 Accidental Discharge or Leakage of Automatic Sprinkler Installations	No	Not Applicable
13 Subsidence	Yes	£1,000
14 Any Accidental Cause	Yes	£500

DESCRIPTION	SUM INSURED
Stock in Trade	£30,000

Policy Sections:

SECTION 5: BUSINESS MONEY & PERSONAL ACCIDENT (ASSAULT)

Sub-Section 1 - Business Money

DESCRIPTION	MAXIMUM AMOUNT
Transit/Contract Sites	£3,000
Bank Night Safe	£3,000
Premises During Business Hours	£3,000
Premises Outside Business Hours In Safe	
Premises: Units 510 & 515 Eskdale Road, Winnerssh Triangle, Wokingham, RG41 5TU	
Chubb Conqueror	£8,000
All Premises:	
All Other Safes	£3,000
Premises Outside Business Hours Not In Safe	£500
Travellers/Collectors	£500
Private Dwellings	£500
Non-negotiable Currency	£250,000

Sub-Section 2 - Personal Accident (Assault)

DESCRIPTION	BENEFIT
Death	£20,000



Loss of Sight	£20,000
Loss of Limbs	£20,000
Loss of Hearing	£20,000
Loss of Speech	£20,000
Permanent Total Disablement	£20,000
Temporary Total Disablement	£200 per week
Temporary Partial Disablement	£200 per week

SECTION 6: EMPLOYERS' LIABILITY

DESCRIPTION	
Indemnity Limit	£10,000,000

SECTION 7: PUBLIC LIABILITY

DESCRIPTION	
Indemnity Limit	£5,000,000
Extensions	Limit
N - Financial Loss	£250,000
O - Environmental Statutory Clean Up Costs	£250,000
P - Legionellosis	£100,000
Q - Libel or Slander	£100,000
Excesses	Amount
Excess A	£500
Excess B	£1,000
Excess C	£1,000
N - Financial Loss	£2,500 or 10% (whichever is the greater)
O - Environmental Statutory Clean Up Costs	£1,000
P - Legionellosis	£2,500 or 10% (whichever is the greater)
Q - Libel or Slander	£2,500 or 10% (whichever is the greater)

SECTION 8: PRODUCTS LIABILITY

Section Endorsements

CL47S - Excluding Failure To Perform

The Company shall not be liable under this Section in respect of any claim arising out of failure or partial failure of Products Supplied to fulfil the purpose for which they are intended.

CL53S - Excluding Errors Or Omissions In Computing

The Company shall not be liable under this Section in respect of any claim arising out of:

- a an error or omission in estimates or advice given by or on behalf of the Insured in a professional capacity;
- b failure or partial failure of computer programmes written devised or designed or adapted by or on behalf of the Insured to fulfil the purpose for which they are intended; or
- c loss of or damage to computer systems and data processing media or loss distortion or erasure of data contained therein.

T836S - Electronic Data Exclusion

In relation to this Section the Definition of Property excludes Electronic Data

The following Definition is added:

Electronic Data

Facts, concepts, and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing, electronically controlled equipment including programmes, software and other coded instructions for such equipment

The following Exclusion is added:

Any claim arising out of:

- a communication, display, distribution or publication of Electronic Data not resulting in Bodily Injury
- b
 - i total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data
 - ii error in creating, amending, entering, deleting or using Electronic Data
 - iii total or partial inability or failure to receive, send, access, or use Electronic Data for any time at all

arising from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

CL78S - Excluding Work In Mainframe Computer Rooms

The Company shall not be liable under this Section in respect of any claim arising out of Damage to Property within mainframe computer rooms whilst such mainframes are in operation.

C105S - Include Products Liability In USA/Canada

Exclusion 10 under this Section is deleted.

T854S - USA/Canada all claims excess clause

In respect only of Products Supplied to the United States of America and/or Canada and/or their dependencies or trust territories, the Company shall not be liable for the first £2500 of each and every claim in respect of Damage to Property or Bodily Injury under this Section.

DESCRIPTION	
Indemnity Limit	£5,000,000
Extensions	Limit
I - Financial Loss	£250,000
J - Environmental Statutory Clean Up Costs	£250,000
K - Legionellosis	£100,000
L - Libel or Slander	£100,000
Excesses	Amount
I - Financial Loss	£2,500 or 10% (whichever is the greater)
J - Environmental Statutory Clean Up Costs	£1,000
K - Legionellosis	£2,500 or 10% (whichever is the greater)
L - Libel or Slander	£2,500 or 10% (whichever is the greater)

SECTION 10: SPECIFIED ALL RISKS

DESCRIPTION	SUM INSURED	GEOGRAPHICAL LIMITS
Computers - Portable	£15,000	Worldwide
Excess		Amount
Excess		£100

SECTION 17: LEGAL EXPENSES

DESCRIPTION	
Indemnity Limit	£150,000