

Renewable Energy MTA Policy Schedule

Policy Number: 10011610RE Policy Wording Reference: RE170121

Period of Insurance: From: 13/07/2023 To: 12/07/2024
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 03/10/2023 Date Issued: 04/10/2023

Reason for Issue: MTA

Contract Parties

Insured: Neutral Energy Solutions Limited
Including Subsidiary Companies: None

Address: 1 Queens Road
Exeter
EX2 9ER
United Kingdom

Business Description: Providing renewable energy systems for domestic and commercial property. Installation of solar PV, air source heat pumps, air conditioning, air based heating and EV charging points.

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)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +32 2 504 82 11 Fax: +32 2 504 82 00

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: +44 (0) 344 893 0859 email: newclaims@das.co.uk



Also refer to the Helplines

All Other Sections:

Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR

Tel: +44 (0)117 930 0100

email: claims@ssr.co.uk

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Asbestos limited materials buyback	Not Selected	
Damage to that part worked upon - customers' premises	Not Selected	
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected	
Financial loss (Including products)	£500,000	In the aggregate
Loss of extinguishant in fixed fire extinguishers	Not Selected	
Loss of keys	Not Selected	
Misuse of telephones any one employee and series limit (arising from one source or cause)	Not Selected	
North America products	Not Selected	
Products and workmanship (rectifying defective work or defective products following injury or damage)	£5,000,000	Any one occurrence and in the aggregate including defence costs
Use of heat away	Not Selected	
Loss of metered water	Not Selected	
Temporary removal of customers' property for cleaning or treatment	Not Selected	
Trace and access	Not Selected	
Use of firearms, shotguns or air guns	Not Selected	

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):	Amount	
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Products and workmanship (rectifying defective work or defective products following injury or damage)	£250	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claim jurisdiction:		Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		Yes

Section:	Directors' and Officers' Liability	Not Insured
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Section:	Professional Indemnity	Insured
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	Limit of indemnity	
Professional Indemnity	£500,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		As per General Definitions - Retroactive Date
Policy Condition: Subcontractors insurance check (refer to section for full details)		
Minimum limit to be held by subcontractors	£500,000	Any one claim and in the aggregate including defence costs
Optional Extensions:		
Sub-limits of indemnity		
Accidental asbestos discovery	Not Insured	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	Not Insured	Any one claim and in the aggregate including defence costs
Section Excess(es):		
Amount		
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		No

Section: Legal Expenses Not Insured

Section: Property All Risks Insured

Premises **1 Queens Road, Exeter, EX2 9ER, United Kingdom**

Contents Property Insured	Declared value	Uplift	Sum insured
Stock	£70,000	15%	£80,500
Electronic business equipment and computers	£0	15%	£0
Non-ferrous metals	£0	15%	£0
Goods in transit	£0	15%	£0
Portable electronic business equipment	£10,000	15%	£11,500
Portable tools	£0	15%	£0
Stock away from the premises	£0	15%	£0
Machinery, plant and all other contents (including Tenant's Improvements)	£10,000	15%	£11,500
Rent payable			£0
Total Contents	£90,000		£103,500

Buildings Not Selected

Ancillary Coverage	Sub-Limit	
Breakdown of electronic business equipment and computers	£50,000	Any one occurrence and in the aggregate
Clothing and personal effects, any one person	£1,500	Any one occurrence
Exhibitions and trade fairs	£10,000	Any one occurrence
Glass	£2,500	Any one occurrence
Metered water or gas loss	£10,000	Any one occurrence
Personal accident assault - Death, total loss of use of one or more limbs, total loss of sight in one or both eyes and permanent total disablement	£25,000	Any one occurrence & maximum payable any one person
Trace and access	£25,000	Any one occurrence
Unauthorised use of electricity, gas or water	£25,000	Any one occurrence

Money	Limit	
Non-negotiable money	£250,000	Any one occurrence
Negotiable money, whilst on the premises during business hours , in transit or in a bank or night safe	£5,000	Any one occurrence
Negotiable money, whilst on the premises outside business hours and contained in a locked safe	£1,500	Any one occurrence
Negotiable money, whilst on the premises outside business hours and not contained in a locked safe	£500	Any one occurrence
Negotiable money, whilst contained in the private residence of the insured or an authorised employee	£500	Any one occurrence
Maximum negotiable money carryings per person in transit	£5,000	

Optional Extensions: None selected

Section Excess(es):	Amount	
Stock	£250	Any one occurrence
Electronic business equipment and computers	£250	Any one occurrence
Non-ferrous metals	£250	Any one occurrence

Goods in transit	£250	Any one occurrence
Portable electronic business equipment	£250	Any one occurrence
Portable tools	£250	Any one occurrence
Stock away from the premises	£250	Any one occurrence
Machinery, plant and all other contents (including Tenant's Improvements)	£250	Any one occurrence

Territorial Limits:

Stock	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Electronic business equipment and computers	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Non-ferrous metals	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Goods in transit	Worldwide excluding North America
Portable electronic business equipment	Worldwide excluding North America
Portable tools	Worldwide excluding North America
Stock away from the premises	Worldwide excluding North America
Machinery, plant and all other contents (including Tenant's Improvements)	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man

Section: Floating Contents Not Insured

Section: Business Interruption All Risks Not Insured

Section: Contract Works Not Insured

Section: Fidelity Guarantee Not Insured

Section: Terrorism Not Insured

Section: Personal Accident Not Insured

Renewable Energy MTA Policy Schedule

Insured: Neutral Energy Solutions Limited
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	Included
Public and Products Liability (including inefficacy)	Included
Professional Indemnity	Included
Property All Risks - EX29ER	Included
Premium (excluding IPT)	£0.00
IPT/tax	£0.00
Total	£0.00

Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code	Endorsement Wording
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Output and performance

Section - Professional Indemnity

Solely as regards to Section - Professional Indemnity, the following exclusion is added to and incorporated in this policy.

Output and performance

We will not pay any **claim**, alleged **claim**, liability, loss or **defence costs** directly or indirectly arising out of the failure to meet contractual requirements relating to efficiency output, performance or durability unless such failure relates to an unintentional error or omission in connection with detailed design and / or detailed specification of the works.

Clause: 90303 170121

Revised height limit

Section - Employers' Liability, Public and Products (including Inefficacy) Liability and Professional Indemnity

Exclusion - Hazardous activities

Exclusion - Hazardous activities regarding work at height where the drop exceeds sixteen (16) metres under Section - Employers' Liability, Public and Products (including Inefficacy) Liability and Professional Indemnity are deleted and replaced with the following:

at height where the drop exceeds twenty-five (25) metres;

Clause: 90402 170121

Increased excess specific circumstance

Section - Property All Risks

The following clause is incorporated into and forms part of Exclusion - Excess to Section - Property All Risks:

In respect of flood damage the excess is GBP2,500.

Clause: 90617 170121

Outstanding subjectivities

Section - General Terms and Conditions

The following clause is added and forms part of this **policy**.

This **policy** has been issued on the basis that **you** undertake to provide the information listed below and or take action specified below prior to the deadline date.

Information/Action Provide copy of Flood Emergency Response Plan
By Whom Neutral Energy Solutions Ltd
Deadline date 03/11/2023 <

For the period between inception and the deadline date **we** agree to provide insurance on the terms and conditions specified in the policy. This condition is deemed incorporated in and forms part of the policy.

In the event that the information or action is not supplied and or not completed to **our** satisfaction by the deadline date, then **we** have the right to amend the terms, conditions or exclusions of the policy or cancel the policy effective from the deadline date. **We**, at **our** sole discretion and with written notice, may elect to amend the terms or cancel the policy from another date after the deadline date. During the notice period **we** agree to provide insurance on the original terms and conditions specified in the policy. If the policy terms are amended **you** may elect to cancel this insurance at any time during this notice period.

Where the information or action is supplied and or completed to **our** satisfaction, then **we** retain the right to amend the terms, conditions or exclusions of the policy by providing [30] days written notice of any changed terms. During the notice period we agree to provide insurance on the original terms and conditions specified in the policy. If the policy terms are amended **you** may elect to cancel this insurance under Section - xx only at any time during this notice period.

Where the terms are amended or where the policy is cancelled the premium for the period between inception and the cancellation date will be calculated pro rata to the quoted original annual premium. To the extent that this condition conflicts with any other cancellation, notice and premium provision in the policy this condition shall prevail.

It is further agreed that each item of information and or each action is independent of the other and non compliance with any one item will allow **us** the right to amend the terms or cancel as set out above.

Clause: 90008 170121