

Policy Schedule

Insured: THE QS ADVISORY CO LTD
Insured Person: Mr Jacob Suthers
Policy Period: 08/11/2025 00:00 to 07/11/2026 23:59
Policy Reference: RIB-004665
Activity (Occupation): Quantity Surveying
Sector (Industry): Engineering
Offshore: N/A
Retroactive Date: Unlimited
Secondary Activity: Expert Witness; Tax Consultancy

Details of Cover and Limits of Indemnity

Jurisdiction: Worldwide (excluding USA and Canada)

Territory: Worldwide (excluding USA and Canada)

Sections 1 and 2 - Combined Liability

Public Liability	Limit of Indemnity any one claim unlimited in the period of Insurance	£5,000,000
Products Liability	Limit of Indemnity any one claim and in the aggregate	£5,000,000
Employers' Liability	Limit of Indemnity any one claim unlimited in the period of Insurance except;	£10,000,000
Employers' Liability	any one claim unlimited in respect of Offshore work, Terrorism or Asbestos	£5,000,000
Third Party Property Damage Excess		£250

Section 3 - Professional Indemnity

Limit of Indemnity each and every claim unlimited in the period of Insurance	£1,000,000
Excess each and every claim	£500

Section 4 - Directors & Officers Liability

Limit of Indemnity each and every claim unlimited in the period of Insurance	£100,000
--	----------

Section 5 - Personal Accident

Operative Time	Occupational including commuting (see definition in Policy Wording)
----------------	---

Item	Sum Insured
A1. Accidental death	Up to £100,000
A2. Loss of Limb (one or more)	£50,000
A3. Loss of sight (in one or both eyes)	£50,000
A4. Total loss of hearing (a. both ears b. in one ear being 25% of A4)	£50,000
A5. Permanent Total Disablement from usual occupation	£50,000
A5. Permanent Partial Disablement from usual occupation	Up to £50,000
A6. Temporary Total Disablement from usual occupation (per week)	Up to £500
A6. Deferment Period in respect of item A6 - 2 weeks	Max 52 Weeks

Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

This policy has been arranged on your behalf by Kingsbridge Contractor Insurance (a trading name of Kingsbridge Risk Solutions Ltd.) who are authorised and regulated by the Financial Conduct Authority (FCA) | FCA firm reference number 309149 | Registered in England 4122238

Policy form reference: KBPRWORDING05824F2