FARADAY

SCHEDULE OF INSURANCE

COVERHOLDER:	**Acorn Insurance and Financial Services Limited Trading as Granite Underwriting**
BROKER DETAILS:	**Acorn Insurance and Financial Services Ltd**
BINDER UMR:	**B1141HTB0022023**
INSURANCE POLICY NUMBER:	**HVNTX-0384762**
YOU THE INSURED:	**Mr Graham Gardner**
ADDRESS:	46 The Farrows Maidstone ME15 9ZJ
BUSINESS:	Taxi Operator - Public Liability Only
POLICY PERIOD:	**From 25/07/2026 to 24/07/2027 and any subsequent period for which renewal of this Policy is agreed.**
PREMIUM:	£80.27 100% Minimum and Deposit Premium
LIMITS OF LIABILITY:	Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium
SECTION 1. EMPLOYER'S LIABILITY:	**Not Covered**
SECTION 2. PUBLIC LIABILITY:	**£10,000,000** Any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the **Policy Period.**
SECTION 3. PRODUCTS LIABILITY:	**Not Covered** Any one occurrence and in all during the **Policy Period.**
SECTION 4. ENVIRONMENTAL IMPAIRMENT LIABILITY:	**Not Covered** any one claim and in all during the **Policy Period.**

EXCESS:

SECTION 1.	**EMPLOYERS LIABILITY:**	**£**N/A
SECTION 2.	**PUBLIC LIABILITY:**	**£**250.00
SECTION 3.	**PRODUCTS LIABILITY:**	**£**N/A
SECTION 4.	**ENVIRONMENTAL IMPAIRMENT LIABILITY:**	**£**N/A

RETROACTIVE DATE:

SECTION 4. ENVIRONMENTAL IMPAIRMENT LIABILITY:	N/A

ENDORSEMENTS

The following endorsements apply to policy number HVNTX-0384762.

LIABILITY – ENDORSEMENTS

COMMUNICABLE INFECTIOUS DISEASE EXCLUSION
We shall not cover You under Section 2 Public Liability or Section 3 Products Liability or Section 4 Environmental Impairment Liability of this Policy for any liability for injury, loss or damage or any associated costs or expenses, or any fines or penalties or any other amount directly or indirectly caused by or arising from

1) Coronavirus (COVID-19) (the disease caused by SARS-CoV-2);
2) Other disease caused by any mutation or variant of SARS-CoV-2;
3) Any novel infectious disease caused by a newly identified agent; or,
4) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority

L47 MANUAL WORK EXCLUSION
We shall not cover **You** under Sections 1 & 2 of this Policy against liability arising from manual work of any nature carried out by **You** or on **Your** behalf

Conditions

Please refer to Liability Insurance Policy Booklet page 10

Exclusions

Please refer to Liability Insurance Policy Booklet page 11

Extensions

Please refer to Liability Insurance Policy Booklet page 26