



CONTRACTORS RENEWAL CERTIFICATE

IMPORTANT NOTICE: Please check the content of this document and accompanying Statement of Fact very carefully.

This document has been prepared in accordance with the information supplied by You. In deciding to accept Your application for insurance and in setting the terms, conditions and premium, We have relied on the information You have given Us

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore, You should ensure that any information You have provided to Us and the content of any application form, declaration and Statement of Fact is true, accurate and complete to the best of Your knowledge after a reasonable search of information available to You. If You do not comply with Your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible Your policy may not be valid or the policy may not cover You fully or at all. If You become aware that information You have given Us is inaccurate, You must inform Us or Your Insurance Broker as soon as practicably possible.

The policy and certificate terms provided by Us consists of this document including the Statement of Fact, Additional Conditions and the Policy Wording referred to herein, which is available upon request.

The policy is underwritten by DOA Underwriting Ltd (DOA) acting as agent on behalf of the Insurer(s) as stated in the Schedule.

Based on the information you have provided the premium has been calculated as indicated below:

Policy Number:	DOA/CAR/6142023
Insured:	Oxyplumb Ltd
Insured's Address:	Unit 18, Stanley Court, Richard Jones Road, Witney, Oxfordshire, OX29 0TB
Period of Insurance:	18 June 2023 to 17 June 2024 both days inclusive
Occupation/Business/Trade Description:	Plumbing & Heating - Domestic Plumbing, Heating and Bathroom Installation Contractors (Domestic & Commercial)
Insurer:	General Liability - Chaucer Insurance Company DAC
Issued By:	DOA Underwriting Ltd, First Floor Offices, Robinson House, Haslers Lane, Great Dunmow, Essex, CM6 1XS
General Liability Policy Wording / Unique Market Reference:	Combined Liability Combined Liability CIC DOA CGLW 0521 / B1222 22010007

Breakdown of Premium herein:

Employers Liability Premium:	£1,650.00
Public/Products Liability Premium:	£2,000.00
Insurance Premium Tax (IPT):	£438.00
Administration Fee:	£75.00
Total Premium (including IPT):	£4,163.00

GENERAL LIABILITY

Limits of Indemnity

EMPLOYERS LIABILITY:	any one occurrence	£10,000,000
PUBLIC LIABILITY:	any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance	£2,000,000
PRODUCTS LIABILITY:	any one occurrence and in all in the Period of Insurance	£2,000,000
Excess (each and every claim)	£1,000 Third Party Property Damage claims	
	£1,000 In respect of Underground Services	

Your premium is calculated based on the rates shown below. Where the premiums are stated as 'Minimum and deposit', it means that your premium is based upon the estimated figures shown below. At the end of the period of insurance, you will be asked to declare the actual figures for the period of insurance. If these figures are greater than the estimates provided, an additional premium might be charged in accordance with the **Premium Adjustment** clause as stated under the **General Conditions** section of the Policy.

Employers Liability Premium:	Minimum and deposit, and adjustable at:
	0.2450% on Clerical
	0.6500% on Manual Principals
	0.8500% on All other employees
Public/Products Liability Premium:	Minimum and deposit, and adjustable at:
	0.0000% on estimated annual turnover UK
	1.1000% on estimated annual work away wagheroll

The Financials

Estimated Annual Turnover:

UK	700,000
USA/Canada	0
Rest of the World	0
Manual Employees working away from your premises (including Labour Only Sub-Contractors)	182,000
Payments to bona-fide subcontractors	0

Estimated Annual Wagerolls:

Clerical Employee's - non manual labour	60,000
Manual Principals	22,000
Manual Employee's - Drivers / Yardsmen	0
Manual Employee's - Woodworking machinists	0
Manual Employee's -All other	160,000
Labour only subcontractors	0

CONTRACTORS ALL RISK

Section 1: Contract Works Inoperative

Section 2: Employee Tools Inoperative

Section 1: Contract Works:

Cover	The insurance by this Section is in respect of loss of or damage to the Contract works occurring whilst on or adjacent to the contract site, in transit or during the period of any maintenance, as defined in the Policy
Description of Contracts	Erection of or alterations, extensions or repairs to private dwelling houses or flats either speculatively or otherwise, not more than 15 Metres in Height or 3 Metres in Depth Erection of or alterations extensions or repairs to offices, shops, hospitals, schools, factory and other buildings, not more than 15 Metres in Height or 3 Metres in Depth all of standard construction and roads and sewers immediately connected there with but excluding any contract where All contracts in connection with the Insured's business as described herein but excluding any contract where a) The original price exceeds £0 b) The original contract period exceeds 0 months duration
Excess (each and every claim)	£1,000 Theft and Malicious Damage £1,000 Each & every loss

Annual Contracting Turnover **£0**

Important Note The definition of standard construction is 'Brick, stone or concrete buildings with roofing comprising slates, tiles, concrete, metal or other coverings composed entirely of non-combustible materials'.

Section 2: Employees Tools

Cover	The insurance by this Section is in respect of loss of or damage to Employees Personal Tools and Personal Effects whilst on the contract site or adjacent thereto only.
Limits	Total value of all employees tools to be insured: £0 Maximum limit any one employee: £500
Excess (each and every claim)	£100 Theft & Malicious Damage £50 Each & every other loss

CONTRACTORS PLANT & EQUIPMENT

Section 3: Own Plant	Inoperative
Section 4: Hired-in -Plant	Inoperative
Own Plant Cover	The insurance provided by this Section is in respect of Damage to Contractors Plant and Equipment, owned by or on Deferred Purchase or lease to the Insured, whilst situated or in transit anywhere within the Territorial Limits.
Description of Property	The description of property to be insured for own plant can be either on an itemised basis as required per the attached plant schedule or on a blanket base wording.
Acceptable Contractors Plant	Cranes not exceeding 50 ton lifting capacity; excavators; tractors; loading shovels; air compressors; pumps; welding sets; concrete mixers; diggers; bulldozers; dumpers; dump trucks and other plant of a similar or like nature; scaffolding; staging; ladders and similar equipment; site huts; cabins and similar temporary buildings and permanent fixtures and fittings included therein.
Unacceptable Contractors Plant	No cover is provided for any tower cranes; other cranes exceeding 50 ton lifting capacity; submersible pumps; borehole pumps; scrap metal processing machinery; any machinery which takes in and processes materials; piling rigs; drilling rigs; machinery and plant underground; any plant permanently situated indoors; forestry and similar equipment. If cover is required for this type of plant, please contact us immediately.
Hired-in –Plant Cover	<p>The insurance provided by this Section is in respect of Damage to Contractors Plant and Equipment hired in by the Insured, whilst situated or in transit anywhere within the Territorial Limits.</p> <p>The indemnity provided by the Company to the Insured under this Section will be in respect of all sums which the Insured shall be legally liable to pay for</p> <p>a) such Damage, and</p> <p>b) for continuing hiring charges levied upon the Insured in consequence of such Damage.</p>
Particular Exclusions	<p>These are detailed in the policy wording but include inter alia;</p> <ol style="list-style-type: none">1. general liability/third party liability/employers liability2. professional Indemnity3. abandonment howsoever occurring and from any cause whatsoever4. mechanical or electrical breakdown; failure; breakage or derangement5. plant underground6. ingress of foreign bodies and/or materials being processed7. overloading8. business interruption/consequential loss/increased cost of working other than loss of hire charges as detailed herein.9. Tyres

Own Plant The total value of own plant/temporary buildings/site huts shown below should represent the current market value or 66.66% of the new replacement value whichever is the greater.

Important Note Own Plant – The liability of the Insurer shall not exceed the amount shown below as the 'Limit of Liability – Any One Occurrence' This limit should represent the maximum amount you would need to claim for any one accident. If this limit needs changing, please contact us or your insurance broker immediately.

Own Plant Total value of Own Plant/Temporary Buildings/Site Huts: £0

Limit of Liability - Any One Occurrence: £0

Excess (each and every claim) £2,500 Theft & Malicious Damage

£1,000 Each & every other loss

Important Note In respect of hired-in plant the Limit of Liability shown below should be sufficient to cater for both material damage and loss of resultant hire charges. There is neither a separate sum insured or excess for loss of hire charges.

Hired-in-Plant Maximum Total Value of Hired- in-Plant at any one time £0

Estimated Annual Hiring Charges: £0

Limit of Liability – Any One Occurrence £0

Excess (each and every claim) £2,500 Theft & Malicious Damage

£1,000 Each & every other loss

This policy has been signed for on behalf of the Insurer(s):



David Oliver

Managing Director
DOA Underwriting Ltd

COMMERCIAL LEGAL EXPENSES

Cover

Inoperative

If shown as operative above, the following Insured Incidents are automatically included:-

Employment Disputes & Compensation Awards

Legal Defence

Statutory Licence Appeal

Property Protection

Personal Injury

Tax Protection

Legal Advice Service

Tax Advice Service

Counselling Service

DASbusinesslaw

Employment Manual

Limits

Limit of Indemnity	£100,000
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Employment Disputes Compensation Awards aggregate limit	£1,000,000
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ENDORSEMENTS

ALL-001: FEES

Administration Fee

A fee is charged by DOA to cover administration costs and is non-returnable in the event of policy cancellation after inception.

Mid-term adjustment Fee

Any adjustments made to this policy that require an alteration to the premium, will be subject to a £35 administration fee.

Cancellation Fee

Upon notification of a request to cancel this policy, any return premium will be calculated on a pro-rata basis less a 10% cancellation fee. Please note this does not apply in the case of Minimum & Deposit premiums where no refund of premium will be made.

ALL-002: ELTO CONDITION

The following condition is added to the policy. Employers' Liability Tracing Office By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in the following way and for the following purposes.

1. Certain information relating to your insurance policy including, without limitation,
 - a) the policy number(s);
 - b) employers' names and addresses (including subsidiaries and any relevant changes of name);
 - c) dates of cover;
 - d) employer's reference numbers provided by Her Majesty's Revenue and Customs; and
 - e) Companies House reference numbers (if relevant) will be provided to the Employers' Liability Tracing Office (ELTO) and added to an electronic database (database).
2. This information will be made available by us to ELTO in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.
3. The database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on or who carried on business in the UK and who are covered by the employers' liability insurance of their employers (claimants) a) to identify which insurer (or insurers) provided employers' liability cover during the relevant periods of employment; and b) to identify the relevant employers' liability insurance policies.
4. The database will be managed by ELTO.
5. The database and the data stored on it may be accessed and used by claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

ALL-003: RISK TRANSFER APPLIES

Please note risk transfer applies once your agent receives the premium. The Insurer accepts the co-mingling of both insurer and client monies to include the subordination of its interest to any client's claims.

ALL-005: SANCTIONS

The Insurer shall not indemnify the Insured in respect of any liability to the extent that doing so would expose the Insurer to breaching or suffering a sanction, prohibition or restriction under any United Nations resolution, or under any trade or economic sanction, law or regulation of the United Kingdom, the European Union or the United States of America.

ALL-007: SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

DOA-LIAB-017: CTR 010 – HEIGHT LIMIT

We shall not provide cover against liability caused by or arising from any work undertaken by **You**, or any **Employee**, at a height greater than 15 metres from the surface of the ground.

DOA-LIAB-020: CTR 013 - SUB-CONTRACTORS CONDITION – UK

It is a condition precedent to **Our** liability under this insurance, that **You** shall ensure that all sub-contractors to **You** have in full force and effect, throughout the duration of their contract with **You**, Public/Products Liability and (in circumstances where a sub-contractor has employees) Employers Liability insurance in respect of their liability at law, which:

- (a) has been extended to indemnify **You** as principal in respect of such liability;
- (b) provides a limit of indemnity not less than that provided by this insurance and that **You** shall, prior to the engagement of each sub-contractor, obtain and retain a copy of written evidence of such insurance.

DOA-LIAB-023: CTR 016 – GENERAL BUILDERS EXCLUSIONS

We will not be liable in respect of any claim arising out of, or in connection with

1. any work on or in
 - (a) docks, harbours, railways, piers or wharves;
 - (b) chemical or petrochemical works, oil or gas refineries or storage facilities;
 - (c) airports or airfields;
 - (d) power stations or nuclear power stations;
 - (e) any installation where nuclear processing is undertaken;
 - (f) towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, tunnels, flyovers, dams, motorways, quarries, mines or collieries;
2. any work involving
 - (a) piling, ground stabilisation, underpinning or dewatering;
 - (b) roofing or scaffolding under separate contracts;
 - (c) Water diversion, flood protection or sea defences;
3. any demolition work undertaken by **You** or on behalf of **You**, other than the demolition of any building, or part thereof, not exceeding at any point 7.5 metres in height, where such work forms part of an erection, refurbishment or extension contract to be undertaken by **You**.

DOA-LIAB-024: CTR 017 – HEAT CONDITIONS (INCLUDING WELDING)

It is a condition precedent to **Our** liability, under the Public Liability section of this policy, that the following precautions will be taken on each occasion where **You** are using any process which involves the application of heat away from Your own premises;

- (a) the immediate area in which the operation is to be carried out must be segregated to the greatest practical extent by the use of screens made of metal and/or fire retardant material
- (b) the whole of this segregated area must be adequately cleaned and free from combustible material before operations commence
- (c) combustible floors and/or substances in or surrounding this segregated area must be liberally covered with sand or protected by overlapping sheets of incombustible material
- (d) where work is being carried out in any area where there is a risk that combustible material is in danger of ignition either directly or by conduction of heat an additional **Employee** or an employee of the occupier shall remain continuously in attendance at the point of work until the work is complete to guard against an outbreak of fire
- (e) no work is carried out unless specifically authorised by the occupier who should also be asked to approve the safety arrangements
- (f) a suitable fire extinguisher and/or hoses connected up in readiness for immediate use and tested prior to the commencement of the work must be kept available for immediate use near the scene of operations
- (g) thorough examinations must be made in the vicinity of the work at frequent intervals for at least one hour after the termination of each operation. In the event that it is not practical for such examination to be carried out by an **Employee** then appropriate arrangements must be made with the occupier
- (h) before "burning off" metal work built into or projecting through walls or partitions an examination should be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat
- (i) where **You** burn debris away from **Your** own premises the following precautions shall be taken on each occasion
 - i. fires to be in a cleared area and at a distance of at least ten metres from any **Property**
 - ii. fire not to be left unattended at any time
 - iii. a suitable fire extinguisher to be kept available for immediate use
 - iv. fires to be extinguished at least one hour prior to leaving site at the end of each working day

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

DOA-LIAB-029: LBY 001 – FULL PROFESSIONAL DUTY EXCLUSION

We shall not provide cover, under the Public or Products Liability sections of this policy, against liability caused by or arising from, or in connection with, any breach of professional duty by or on **Your** behalf, regardless of whether such services are rendered for a fee or not.

DOA-LIAB-049: LBY 027 – PPE CONDITION

It is a condition of the Employers Liability section of this policy that:

- (a) all **Employees** are made aware of the dangers of not using personal protective equipment;
- (b) personal protective equipment is provided by **You**;
- (c) a register is maintained, which demonstrates that **Employees** have received appropriate training and are fully conversant with the way in which to access such personal protective equipment.

DOA-LIAB-094: CTR 009 - DEPTH LIMIT (3 METRES)

We shall not provide cover against liability caused by or arising from any work undertaken by **You**, or any **Employee** at a depth greater than 3 metres from the surface of the ground.

None

STATEMENT OF FACT

Can you confirm this is a Commercial Contract?

Commercial

What is the name of the person responsible for disclosing the information of the business?

Mr Darren Ross

What is the position of the person responsible for disclosing the information of the business?

Insurance Professional

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore, you should ensure that any information you have provided to us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all. A material fact is any fact which could influence our assessment or acceptance of your application for insurance. You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant, please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all. You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your insurance broker. Insurance cover does not commence until confirmed by us or DOA Underwriting Ltd. A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

This Statement of Fact is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.

In respect of all statements detailed below, You or any of your partners or directors either personally or in connection with any business which you/they have been involved have never:

- | | |
|---|-----------|
| a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures? | No |
| b) been disqualified from being a company director? | No |
| c) had a County Court Judgement or Sheriff Court Decree? | No |
| d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences? | No |
| e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation? | No |
| f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters? | No |
| g) been domiciled outside Great Britain, Northern Ireland, the Channel Islands or Isle of Man? | No |
| h) been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings, or a Company Voluntary Arrangement? | No |
| i) Been the subject of a Debt Relief Order nor are there any applications pending? | No |

The Business

Correspondence Address **Unit 18, Stanley Court, Richard Jones Road, Witney, Oxfordshire, OX29 0TB**

How many years have you been trading? **5**

What date would you like cover to begin? **18 June 2023**

Is any work undertaken in Northern Ireland? **No**

Do you or any of your employees engage in the application of heat either on or away from the Business premises? **Yes**

If yes, please provide full details below:

Gas Guns, Blow Lamps

Do you work at Height or Depth? **Yes**

Please provide details of the maximum heights and depths worked at:

Height 10m and Depth 1m

Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, hoists, slings, cradles or processes involving a noise level in excess of 85db? **No**

Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways? **No**

Do you have a formal written Health and Safety policy? **Yes**

Do you have less than 5 employees? **No**

Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? **Yes**

a) manual handling b) COSHH c) working with machinery d) work at height

Do you record in document form the above risk assessments? **Yes**

Do you have a formal safety-training plan for employees? **Yes**

Do you have a document procedure for high-risk activities? **Yes**

Additional Information:**Claims**

Has the business (or any other business in which the Insured, any partners(s) or director(s) have been trading) been subject to any losses, claims or incidents relating to Liability insurance under this policy in the last 5 years? **No**

ADDITIONAL INFORMATION - Chaucer Insurance Company DAC (The Insurer)

Registration and Regulatory Information

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland (Company No. 587682). Chaucer Insurance Company DAC UK Branch (No. BR019729) is a branch of Chaucer Insurance Company DAC, authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority.

Using your personal information

Please visit www.chaucerplc.com/privacy-cookie-policy/ if you would like some more detailed information on how the Insurer processes your personal information. If you are unable to access this website or have any concerns about our use of your information, details can be obtained by contacting The Data Protection Officer, Chaucer Insurance Company DAC, 38 & 39 Baggot Street Lower, Dublin DO2 T938, Ireland.

ADDITIONAL INFORMATION - DOA (The Underwriting agent)

Registration and Regulatory Information

DOA Underwriting Ltd is an independent underwriting agency, wholesale broker and principal company authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 772309. Our permitted business is as an insurance intermediary. Registered in England and Wales No. 05045859. Registered office: Olivers House, Avenue North, Skyline 120 Business Park, Great Notley, Braintree, CM77 7AF

This policy is underwritten by DOA Underwriting Ltd acting as agent on behalf of Chaucer Insurance Company DAC who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the firm reference numbers on the Financial Services Register by visiting website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

How to contact DOA

If you have a query please contact your Insurance Broker in the first instance, if you should encounter any difficulties, then you may contact us on 01371 878550 or commercial@doainsurance.co.uk

Using your personal information

DOA Underwriting Ltd &/or David Oliver T/as David Oliver Associates &/or DOA Special Facilities Ltd (The DOA group of companies) take your privacy very seriously.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and financial management. This may involve sharing or obtaining information about you within our group of companies and other third parties such as insurers, sub brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators and fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our [Privacy Policy](#). If you do not have access to the internet please contact us and we will send you a printed copy.

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Complaints

In the event that you wish to make a complaint you may contact us on:

The Compliance Department

DOA Underwriting Ltd

Olivers House

Avenue North

Skyline 120 Business Park

Great Notley

Braintree

CM77 7AF

Email: compliance@doainsurance.co.uk

Telephone: 01371 878566

Website: www.doainsurance.co.uk

Should you remain dissatisfied, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The FOS's contact details are as follows:

Financial Ombudsman Service

Exchange Tower

London
E14 9SR
Email: complaint.info@financialombudsman.org.uk
Telephone: +44 (0)300 123 9 123
Website: www.financial-ombudsman.org.uk

Claims

In the event of a claim please contact your insurance broker being sure to quote your policy number in all correspondence. If you are unable to contact your broker for any reason, please call DOA Underwriting Ltd, on 01371 878544 (Mon–Fri 9am–5pm) or email claims@doainsurance.co.uk to report the incident.

Cancellation

You may cancel your Policy at any time by writing to us or your Insurance Broker. You may be entitled to a refund of the premium paid, less any Administration Fees stated in the Schedule, provided you have not made a claim and are not aware of any circumstances which could give rise to a claim under the Policy.

Further details on how to cancel your Policy and any charges that may apply are detailed in the Policy Wording.