

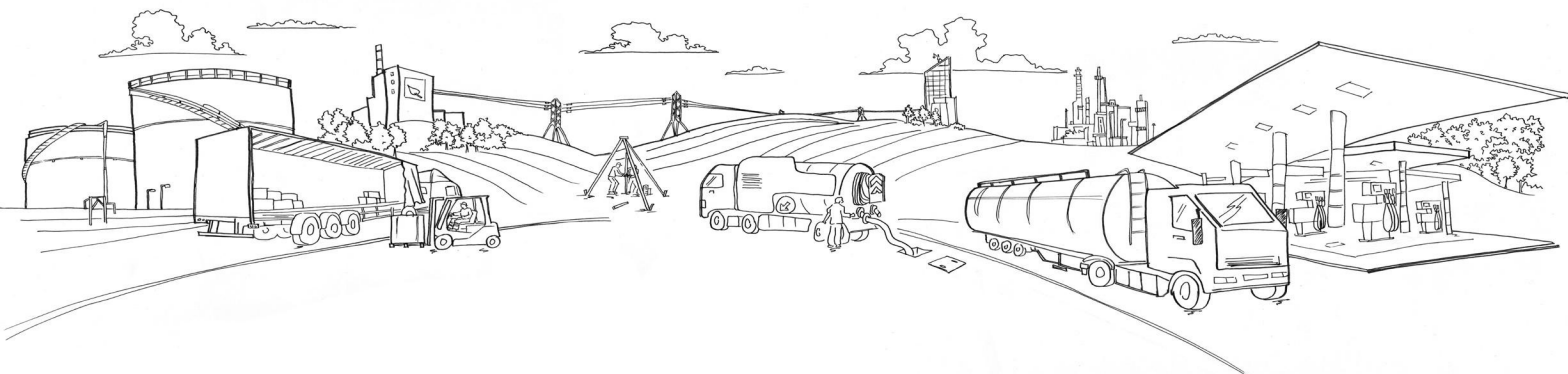


POLICY SCHEDULE

MOTOR

INSURED NAME - Woodland Oil Ltd & NGJ Ltd

BROKER NAME - Joseph W Burley and Partners (UK) Ltd



POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured, endorsements and excesses but others may apply and will be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any Terms, Conditions, Limits and Exclusions including Endorsements which may require You to take action.

It is understood and agreed that the Underwriters liability shall not exceed the limits of liability expressed in the Policy Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

Fair Presentation of the Risk

This quotation is provided on the understanding that all material facts have been disclosed to Us in a clear and accessible manner and have not been misrepresented to Us.

If You do not comply with the above and any such non-disclosure or misrepresentation by You is:

- a) proven by Us to be deliberate or reckless We may :
 - i) avoid the Policy which means that We will treat it as if it had never existed and refuse all claims, in which case We will not return the premium paid by You; and
 - ii) recover from You any amount We have already paid for any claims including costs or expenses We have incurred.
- b) not deliberate or reckless, the Policy may be affected in one or more of the following ways depending on what We would have done if We had known about the facts which You failed to disclose or misrepresented:
 - i) if We would not have provided You with any cover We will have the option to:
 - 1) avoid the Policy which means that We will treat it as if it had never existed and repay any premium paid; and
 - 2) recover from You any amount We have already paid for any claims including costs or expenses We have incurred
 - ii) if We would have applied different terms to the cover We will have the option to treat the Policy as if those different terms apply. We may recover any payments made by Us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
 - iii) if We would have charged You a higher premium for providing the cover We will charge You the additional premium which You must pay in full.

A "material fact" would be a circumstance or representation that would influence Our judgement in determining whether to take the risk and, if so, on what terms. If You are in any doubt where a particular fact is material You should declare it.

Where: (i) there has been a failure to comply with a term (express or implied) of this Policy, other than a term which defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if You show that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

If You breach any warranty in this Policy, the Insurer's liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The Insurer will have no liability to You for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended

POLICY SCHEDULE

Identity of Insurers

The coverage under this Policy unless otherwise stated in the Policy Wording is Provided by the following;

Zurich Insurance Company Limited. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from Us on request. Our firm reference number is 959113

Zurich's Data Protection Statement can be found on their website: -
www.zurich.co.uk/dataprotection

Paper copies are available on request from: Data Protection Officer, Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

POLICY SCHEDULE

The Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with:

Statement of Fact (Ref: PENHH/MTRUK/01012023/SoF)

Policy Wording (Ref: PENHH/MTRUK/01012023)

Insured:	Woodland Oil Ltd & NGJ Ltd
Correspondence Address:	Naylor Street Parkgate
Town:	Rotherham
Postcode:	S62 6BP
Country:	United Kingdom
Policy Number:	MV23Z0013634
Period of Insurance:	From: 01 July 2024 To: 30 June 2025
Business Description:	Waste Oil, Lubricants, Rags and Tank Sludge Collection and Delivery and Internal Tank Cleaning
Reason for Issue:	Renewal
Pen Reference:	P/MFC/10844

Premium	£37,035.00
Insurance Premium Tax	£4,444.20
TOTAL	£41,479.20

EXTENT OF COVER

Section of Cover	Limit of Indemnity
Section 4 Liability to Third Parties	<p>Damage to Property caused by</p> <ul style="list-style-type: none"> Car £50,000,000 Motorcycle £50,000,000 Commercial Vehicle £10,000,000 any other motor Vehicle £10,000,000 <p>Inclusive of Costs and Expenses which will not exceed £5,000,000</p> <ul style="list-style-type: none"> any claim from Terrorism £5,000,000 <p>4.1 Corporate Manslaughter £5,000,000</p> <p>4.3 Environmental Statutory Liability £1,000,000</p> <p>Provided always that We will not be liable to pay more than one of the above limits in respect of any one claim or number of claims arising out of one Event or in respect of 4.3 more than the above limit in the aggregate during any one period of insurance.</p>
Section 5 Damage to Vehicles	<p>Vehicle bearing a trade plate £25,000</p> <p>5.3 Hire of Replacement Vehicle</p> <ul style="list-style-type: none"> Car £1,000 Commercial Vehicle £2,500 <p>5.4a) New Vehicle Replacement 50%</p> <p>5.7 Residual Value – Trade Plates £5,000</p> <p>5.9 Theft of Keys £1,000</p>
Section 6 – Goods in Transit	£15,000
Section 7 - Personal Effects	£100 – Maximum Each Claim
Section 8 - Medical Expenses	£100 – Maximum Each Claim for Each Person Injured
Section 9 – Personal Accident	£10,000 Any One Driver / £250,000 Any One Event
Section 10 – Legal Expenses	£100,000 - Any One Incident

Vehicle type	Cover Basis
Private Cars	Comprehensive
Commercial Vehicles	Comprehensive
Special Types	Third Party Only
Trailers	Comprehensive
Note that where differing levels of cover apply to Vehicles of the same type, the highest level of cover is shown above.	

General Excesses			
Vehicle Type	Excess Type	Excess Each Vehicle	Maximum Excess Each Event
ALL Vehicles	Young/Inexperienced Driver	If Driver(s) Under 21 - £500	N/A
		If Driver(s) Under 25 - £250	N/A
		Over 25 and Inexperienced - £100	N/A
Private Cars	Accidental Damage	£250	£1,000
	Fire	£0	£0
	Theft	£0	£0
	Windscreen	£80	£320
Commercial Vehicles	Accidental Damage	£500	£2,000
	Fire	£0	£0
	Theft	£0	£0
	Windscreen	£80	£320
	Spillage and Crossover	£1,000	£4,000
Special Types	Accidental Damage	£500	£2,000
	Fire	£0	£0
	Theft	£0	£0

	Windscreen	£80	£320
The above Excess Each Vehicle will be applied to <u>each Vehicle</u> , including incidents involving more than one Vehicle, subject to a Maximum Excess Each Event of <u>four times</u> the Excess Each Vehicle as noted above.			

Schedule of Vehicles - Specified		
Make and Model	Registration Number	Cover
Mercedes GLE 350D Design Auto	JUE 725V	Comprehensive
VOLVO	PN57 AWO	Comprehensive
VOLVO	YT12 AEP	Comprehensive
DAF	YN06 FXP	Comprehensive
MERCEDES BENZ	FY11 CEF	Comprehensive
RENAULT	YJ65 JXS	Comprehensive
MERCEDES BENZ	YB67 WSJ	Comprehensive
RENAULT	YX68 NGJ	Comprehensive
IVECO	WO08 LAN	Comprehensive
VOLVO	YK71 WMO	Comprehensive
DAF	YJ12 LUL	Comprehensive
MERCEDES BENZ	YJ18 RSU	Comprehensive
FIAT	YM66 NLY	Comprehensive
MITSUBISHI	YT09 NGN	Comprehensive
DAF	HX63 LFT	Comprehensive
VOLVO	WO06 LAN	Comprehensive
RENAULT	YX24 NFF	Comprehensive
MITSUBISHI	CF18D56526	Third Party Only
TOYOTA	TBC	Third Party Only

Schedule of Trailers - Specified		
Trailer Type	Serial / Chassis Number	Cover
Trailer - Curtainside	C144433	Laid Up - Fire & Theft
Trailer - Curtainside	C193999	Comprehensive
Trailer - Curtainside	C260910	Comprehensive
Trailer	A124471	Comprehensive

POLICY ENDORSEMENTS

Policy Endorsements	
P002	Excluding Drivers (other than named drivers) under a specific age
P004	Excluding Drivers Under a Specific Age on Specific Vehicle/s
PEN0001MFC	Quarterly Declaration
PEN0006MFC	Product Exclusion
PEN0021MFC	Theft Cover Security Contingent (Specified Vehicles)
S012	Increased Excess Specified Persons
S013	Increased Excess Specified Vehicles

P002 - Excluding Drivers (other than named drivers) under a specific age

This policy does not cover any claim while the vehicle is being driven by any person aged under 25 years other than Jack Smith (DOB: 21/01/2004).

P004 - Excluding Drivers Under a Specific Age on Specific Vehicle/s

This policy does not cover any claim while the vehicles/s bearing registration marks YJ65 JXS, NX58 UAG and YM66 NLY is being driven by any person under 25 years.

PEN0001MFC - Quarterly Declaration

The following condition is added to Section 13 - General Conditions

The Insured Person is obliged to notify this office of any changes to Vehicles and Trailers on a quarterly basis. Failure to do so may reduce cover on any undisclosed Vehicles and Trailers to third party only at the discretion of the Insurer

PEN0006MFC - Product Exclusion

The Insurer shall not be liable for death, bodily injury, loss or damage caused by any motor Vehicle whilst such Vehicle is carrying Radioactives (Class 7) and/or Explosives (Class 1)

PEN0021MFC - Theft Cover Security Contingent (Specified Vehicles)

In respect of Vehicle registration mark(s) JUE 725V, YX68 NGJ, YK71 WMO, WO06 LAN and YX24 NFF section 5 will exclude theft or attempted theft unless at the time of Damage, the Vehicle is fitted with an operative vehicle tracking device as specified to Us.

S012 - Increased Excess Specified Persons

In respect of damage to the vehicle while being driven by Dale Fontana and Jack Smith (DOB: 21/01/2004) you will be liable to pay or refund to us an Excess in the amount of £1,000 in respect of any payment under the Own Damage section of the Policy. The above amount is additional to any other Excess which applies.

S013 - Increased Excess Specified Vehicles

In respect of damage to the vehicle(s) bearing registration mark(s) YX68 NGJ you will be liable to pay or refund to us an Excess in the amount of £2,500 in respect of any payment under the Own Damage section of the Policy.

The above amount is additional to any other Excess which applies.

In respect of damage to the vehicle(s) bearing registration mark(s) YK71 WMO, WO06 LAN and YX24 NFF you will be liable to pay or refund to us an Excess in the amount of £3,000 in respect of any payment under the Own Damage section of the Policy.

The above amount is additional to any other Excess which applies.

HOW TO MAKE A CLAIM

How To Make A Claim

You can notify Your claim in any of the following ways paying particular attention to the important claims conditions within the Policy Conditions Section and the other Sections of the Policy:

For Windscreen Claims – please call National Windscreens on Tel. 0845 071 2112

For all other claims, including spillage and crossover claims, at any time of the day or night, please contact Us on;

Tel: 0344 243 8860

Pen Underwriting
Kings Court
41-51 Kingston Road
Leatherhead
KT22 7SL

For New Claims: Hazardous.New.Claims@penunderwriting.com

For Existing Claims: uk_hazardous_claims@penunderwriting.com

Fraudulent Claims

If You make a fraudulent claim under this Policy the Insurers shall not be liable to pay You any sums in respect of the fraudulent claim. The Insurers may recover from You any sums that the Insurers have already paid to You in respect of the fraudulent claim. The Insurers may by notice to You treat this Policy as terminated with effect from the date of Your fraudulent act.