



# Confirmation of Renewal

Spectrum Collections Ltd - L11246

To: R W Mott Ltd  
Broker reference: Matt Keats  
Date: 04/12/2021  
Period of insurance quoted: 18/11/2021 to 17/11/2022 both dates inclusive  
Policyholder's Business: Manufacture and retail of cosmetics and cosmetic applicators.  
Policy wording: Biomedical and Life Sciences Combined

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## Insurance cover provided

Public/products liability	Insured
Professional liability and products liability (financial loss)	Not Insured
Clinical trials	Not Insured
Employers liability	Insured
Entity defence	Not Insured
Directors and officers liability	Not Insured
Property damage	Insured
Business interruption	Insured
Damage to portable property	Insured
Money and personal assault	Insured
Transit	Not Insured

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## Additional information required:

Cover is dependent on you providing us with additional information.

On receipt of this information we may wish to amend our renewal terms, or (if cover has already commenced) the terms and conditions of cover.

This information must be provided to us by 16/12/2021. If it is not we will cancel the policy from that date and allow a proportionate return premium.

If the information provided causes us to alter our terms and conditions (for example if we require an increased premium or want to restrict cover) and these revised terms and conditions are not acceptable to you, you may cancel the policy and we will allow you a full return of the premium paid.

The information we require is:

- \* Please confirm the restated suppliers premises clause remains up to date
  - \* Please confirm the Insureds activities and products do not have a direct Covid-19 exposure
  - \* Please confirm the Insured continues to follow government guidelines connected to providing a safe place to work and Covid-19
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## Endorsements:

An endorsement amends the cover provided by the standard policy wording. Please read each endorsement carefully and if you have any queries as to their meaning or effect on the policy cover please contact us.

END000 RESTATED SUPPLIERS PREMISES CLAUSE

For endorsement wordings see separate attachment.

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## Premium

Total premium excluding Employers liability	£ 5,682.16	+ IPT @	12 %
Employers liability premium	£ 287.50	+ IPT @	12 %
Total premium	£ 5,969.66	+ IPT @	12 %

## Public/products liability

Limit: £ 10,000,000

(Public liability; the most we will pay for any one claim/including costs and expenses.

Products liability; the most we will pay in total during the period of insurance/including cost and expenses)

UK Excess £ 2,500 in respect of US claims, £1,000 all other under subsection b) products liability, £250 in respect of subsection a) public liability.

(the first amount of any claim for which you are responsible)

Jurisdiction: Worldwide

(territories where claims can be brought against you. In respect of 'public liability' the wrongful act giving rise to the claim must occur within the United Kingdom; for 'products' it can occur anywhere in the world providing the product is supplied from within the United Kingdom)

## Employers liability

Limit: £ 10,000,000

Jurisdiction: U.K.

(territories where claims can be brought against you. The injury giving rise to the claim must occur within the United Kingdom or whilst the employee is temporarily outside the United Kingdom)

## Property damage

Premises 1 - Address: Unit 3, Goodsheds Lofts,  
Hood Road  
BARRY  
CF62 5QT

Property:	Sum Insured:
Buildings	£ Not Insured
General Contents	£ 5,000
Stock	£ Not Insured
Computer Equipment	£ 10,000
Research & Development	£ Not Insured
Tenants Improvements	£ 10,000
Sub Total :	£ 25,000

Premises 2 - Address: Unit R7  
Atlantic Trading Estate  
BARRY  
CF63 3RF

Property:	Sum Insured:
Buildings	£ Not Insured
General Contents	£ Not Insured
Stock	£ 20,000
Computer Equipment	£ Not Insured
Research & Development	£ Not Insured
Tenants Improvements	£ Not Insured
Sub Total :	£ 20,000

## Property damage

Premises 3 - Address: Unit 1A, Parc Ferryman Block B  
Newbridge Road Industrial Estate  
Pontllanfraith  
BLACKWOOD  
NP12 2XF

Property:	Sum Insured:
Buildings	£ Not Insured
General Contents	£ Not Insured
Stock	£ 1,500,000
Computer Equipment	£ Not Insured
Research & Development	£ Not Insured
Tenants Improvements	£ Not Insured
Sub Total :	£ 1,500,000

## Other items

Property:	Sum Insured:
General Contents	£ Not Insured
Stock	£ 20,000
Computer Equipment	£ Not Insured
Sub Total :	£ 20,000
Overall Total :	£ 1,565,000

## Business interruption

	Sum Insured	Maximum Cover Period	Premises No
Loss of Profit	£ 1,200,000	12 Months	1, 2, 3 & 4

## Damage to portable property

(Damage can occur anywhere in the world)

Property	Sum Insured:
Laptops/Cameras/Phones	£ 2,500
Tools	£ Not Insured

## Money and personal assault

Loss of money from locked safe at the premises	£ 2,500
Loss of money from locked safe at private residence	£ 1,000
Other loss of money	£ 500
Death/loss of limbs, sight, speech or hearing/ permanent total disablement	£ 10,000
Temporary total disablement	£ 100 per week for a maximum of 104 weeks

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### Please note:

Our quotation assumes that (prior to commencement of cover) there are no changes in circumstance which would cause you to amend the information you have given us including any answers given to questions in a proposal form or to any specific questions we have asked.

If there are changes prior to inception of cover and you fail to tell us this may cause your claim not to be paid or reduce the amount payable or we may treat the policy as though it never existed.

Should you wish to discuss our terms, please do not hesitate to contact your insurance broker.

### Premium finance:

We are able to offer a 10 month premium finance plan with Premium Credit for this contract of insurance. Should you wish to take advantage of these highly competitive facilities please just let us know.

The current level of charge is 2.5%.

Typical 4.7% APR variable.

If you choose to pay by instalments your personal information and the bank details you provide on the Direct Debit Instruction will be passed to our third party finance provider, Premium Credit Limited. They'll send you a welcome pack detailing their full terms and conditions and commence collection of your instalments. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return your signed credit agreement to pay for any insurance cover you are receiving. If you have any questions about your instalments, contact Premium Credit on 0344 736 9836. On renewal of your insurance policy we'll continue to pass your details to Premium Credit unless you instruct us otherwise.

## CONTACT US

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