



Business Combined Insurance Policy Schedule

Policy Number:	00017661BCC
Policy wording version:	MARBC110225
Period of Insurance:	From: 00.00 hours on 25/02/2026 To: 24.00 hours on 24/02/2027
Broker:	Marsh Ltd T/As Marsh Commercial
Insured:	GO LEAN Ltd
Subsidiary companies:	None
Correspondence address:	Unit F111 & G158 & G157, Cherwell Business Village, Southam Road, Banbury, Oxfordshire, OX16 2SP
Business Description:	Hydraulic & Pneumatic Equipment Manufacturing

Section	Status
Property	Operative
All risks – specified business equipment	Not Operative
Computer breakdown	Not Operative
Business interruption	Operative
Terrorism	Not Operative
Money	Operative
Fidelity guarantee	Not Operative
Goods in transit	Not Operative
Personal accident	Not Operative
Employers liability	Operative
Public liability	Operative
Products liability	Operative
Legal Expenses	Operative

Policy Premiums	Annual	Amount Due
Total (excluding Insurance Premium Tax)	£1,109.35	
Insurance Premium Tax @ 12%	£133.12	
Total (including Insurance Premium Tax)	£1,242.47	£1,242.47

Property	Operative	
Premises	Unit F111 & G158 & G157 Cherwell Business Village Southam Road Banbury Oxfordshire United Kingdom OX16 2SP	
Buildings	Declared value	Sum insured
Buildings	£ 0.00	£ 0.00
Tenants improvements	£ 0.00	£ 0.00
Rent payable	£ 0.00	£ 0.00
Buildings excesses		
Subsidence ground heave and landslip claims		£1,000.00
Other claims		£ 250.00
Contents	Declared value	Sum insured
Target stock	£0.00	£0.00
Stock and materials in trade excluding target stock	£75,000.00	£75,000.00
Stock in open	£0.00	£0.00
Office computers and software	£5,000.00	£5,750.00
Fixtures, fittings, machinery, plant and all other contents	£5,789.00	£6,657.35
Contents excesses		
Subsidence ground heave and landslip claims		£1,000.00
Other claims		£ 250.00
Deterioration of stock	Declared value	Sum insured
All freezer contents	£0.00	£ 0.00
Excess		£50.00
Interested parties	None	

Property - floating cover and stock at third party premises	Not Operative
--	----------------------

All risks – specified business equipment	Not Operative
---	----------------------

Computer breakdown	Not Operative
---------------------------	----------------------

Business interruption	Operative
------------------------------	------------------

Cover basis	Sum insured	
Gross Profit	£200,000.00	
Maximum indemnity period		24 months
Adjustment method		Sum Insured Basis
Excess		Nil

Terrorism	Not Operative
------------------	----------------------

Money		Operative
Limit whilst in transit or in bank night safe	£7,500.00	
Limit whilst at the private dwelling of the Insured or authorised employee	£500.00	
Limit whilst at the premises during business hours	£7,500.00	
Limit when not contained within a locked safe out of business hours	£500.00	
Limit when contained within a locked safe out of business hours		
Safe details: Not Specified	£5,000.00	
Limit of non-negotiable money	£500,000.00	
Excess		Nil

Fidelity guarantee	Not Operative
---------------------------	----------------------

Goods in transit	Not Operative
-------------------------	----------------------

Personal Accident	Not Operative
--------------------------	----------------------

Employers Liability		Operative
Limit of Indemnity	£10,000,000.00	

Public Liability		Operative
Limit of Indemnity	£2,000,000.00	
Excesses		
Third party property damage – use of heat		£500.00
Third party property damage – other		£250.00

--

Products Liability	Operative
Limit of Indemnity	£2,000,000.00

Legal Expenses	Operative
Limit of Indemnity	£ 100,000
Contract Disputes	Included
Excesses	
Contract disputes where amount in dispute exceeds £5,000	£500.00
Aspect enquiries and tax intervention enquiries	£200.00
<p>The standard annual premium for Legal Expenses is £NaN. This premium may have been adjusted in certain circumstances, please contact your broker for details.</p>	

QFF139 Condition - Waste

Sections **Property** and **Business Interruption** - Condition precedent
 It is agreed as a condition precedent to our liability under the above sections that waste and any other trade refuse will be:

- a) kept in closed metal receptacles outside working hours, or
- b) swept up daily and removed from the premises and not allowed to accumulate around the premises.

FFF121 Condition: Flat Roof

The following clause is incorporated into and forms part of 'Conditions precedent for property' within the Section - **Property**. It is a condition precedent to **our** liability under this **section** that, where **you** have responsibility for maintenance of the **premises** as a freeholder or leaseholder: a) any flat felted roof portion of the **premises** will be inspected at least once every year by a qualified builder or property surveyor and any defect whether identified by that inspection or otherwise, be repaired immediately; and b) any guttering at the premises shall be checked for blockages or defects by a competent person at least once a year and any remedial action be implemented immediately; and c) a record of all inspections shall be made and retained by **you**.

Issued on: 12/02/2026