Miscellaneous Professional Combined

Policy Schedule

Professional and Management Risks:
Solutions designed to support UK SMEs

Cover details

Reason for Issue:	Renewal
Address:	1 Barnsley Road Hoyland Barnsley South Yorkshire S74 0QN
Period of insurance:	14-Oct-2026 to 13-Oct-2027 both dates inclusive
Premium:	£ 8,829.43 (plus IPT @12.00% = £ 1,059.54) = £9,888.97

Insurance cover provided

Professional liability	Insured
Public/products liability	Insured
Directors and officers liability	Insured
Entity defence	Insured
Employers liability	Insured
Employment law protection	Insured
Property damage	Insured
Money and personal assault	Insured
Damage to portable property	Insured
Cyber and data risks	Insured
Legal expenses	Insured

As an employment law and/or legal expenses employment cover policyholder don't forget you have access to the employer helpline. Call 0345 230 0110 or find out more.

Policyholder details

Policy number:
P26083

Policyholder name:
Sysco Environmental Ltd

Policyholder benefits

As a Markel policyholder, you can access benefits to support you in running your business. These vary dependent on the level of cover purchased.

Activate your benefits now

Business Hub:
An online hub containing hundreds of DIY contracts, policies, forms and letter templates, covering every area of business, including health and safety, trading and contracts and cyber and data.

HOW TO CLAIM
Contact your insurance broker, or you can make a claim via the claims page on our website at: uk.markel.com/claims

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MARKEL

Professional liability

Limit:	£5,000,000
UK Excess:	£2,500
Jurisdiction:	Worldwide excluding USA/Canada

Public/products liability

Limit:	£10,000,000
UK Excess:	£250 in respect of property damage
Jurisdiction:	U.K.

Directors and officers liability

Limit:	£250,000
UK Excess:	£0
Jurisdiction:	Worldwide excluding USA/Canada

Entity defence

Limit:	£250,000
UK Excess:	£1,000 (investigations only)
Jurisdiction:	U.K.

Employers liability

Limit:	£10,000,000
UK Excess:	£0
Jurisdiction:	U.K.

Employment law protection

Limit:	£250,000
UK Excess:	£5,000 increasing to £10,000 in respect of any claims involving TUPE regulations
Jurisdiction:	England, Scotland, Wales and Northern Ireland

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Property damage

Premises 1 - Address: 1 Barnsley Road, Hoyland, Barnsley, South Yorkshire, S74 0QN

Buildings	£Not Insured
Computer Equipment	£Not Insured
Office contents	£Not Insured
Stock	£Not Insured
Tenants improvements	£Not Insured
Property damage	£Not Insured

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

subsidence damage	£1,000
loss of documents	£100
theft of keys	£25
all other damage	£250

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

Damage to portable property

Sum Insured: £134,732

(Damage can occur anywhere in the world)

£250 Damage to portable property

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

Cyber and data risks

Limit: £1,000,000

UK Excess: £500

Jurisdiction: U.K.

Legal expenses

Limit:
(the most we will pay in total in the period of insurance including costs and expenses)

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Employment defence	Not Insured
Employment compensation awards	Not Insured
Property and landlord and tenant disputes	£100,000
Criminal defence	£100,000
(Interview under caution)	£2,500
Tax protection	£100,000
Regulatory compliance	£100,000
Court attendance costs	£1,000
Employee extra protection	£100,000
Crisis communication	£10,000
Contract disputes	Not Insured

Excess:

1. Excess for our choice of representative:

Tax protection (Aspect enquiry)	£1,000

2. Excess for your choice of representative:

Property and landlord and tenant disputes	£1,000
Criminal defence	£1,000
Regulatory compliance	£1,000
Employee extra protection	£1,000
Contract disputes	Not Insured

Jurisdiction: England, Scotland, Wales and Northern Ireland

Signed:



Director of Underwriting, Markel (UK) Limited

Date: 29-Oct-2026

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