

Policy Number: IP26ACOUR00026166600

Name of Insured	WHG REMOVALS LIMITED
The Premises Address	Britannia Court, 5 Moor Street, Worcester, England, WR1 3DB
Trade/Business	
Primary Trade	Removal contractor up to 44t GVW
Additional Trade(s)	Courier/Light Haulage up to 7.5t GVW

Important Information

Reason For Issue	Renewal
Date of Issue	18/12/2025 10:49:41
Policy Wording Version	Couriers, Hauliers and Household Removers Liability Insurance Policy Wording V1.2 MAY25
Effective Date	03/01/2026 00:01
Renewal Date	03/01/2027 00:01
Insurance Premium	£1,246.27
Insurance Premium Tax (IPT)	£149.55
Policy Fee	£10.00
Annual Premium	£1,405.82

Your Insurance Broker's Details

Broker Name	Coversure Bromsgrove
Broker Telephone Number	01214486914
Broker Address	Coversure House, 72 Sherwood Road, Bromsgrove B60 3DR
Iprism Agency Reference	ACOV0077

Section 1 - Public Liability

Description	Limit of Indemnity
Public Liability (Any one claim or series of claims arising out of any one event)	£2,000,000

Section 2 - Employers Liability

Description	Limit of Indemnity
Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000

Global Endorsements and Conditions Precedent

None applicable

Excesses

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

Section

Section 1 - Public and Products Liability	£250
Section 2 - Employers' Liability	No excess applies

Couriers, Hauliers and Household Removers Liability Policy Schedule



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Your Insurers

Sections 1 - 2 and Optional Extensions are provided by

Insurer:	Tokio Marine HCC
Registered Number:	01575839
Registered Office:	The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT
Website:	www.tmhcc.com
FCA Registration Number:	202655
Complaint Address:	Compliance Officer, Tokio Marine HCC, The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT
Complaint Telephone:	020 7702 4700
Complaint E-Mail:	tmhcccomplaints@tmhcc.com

Tokio Marine HCC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This insurance is underwritten by Tokio Marine HCC under delegated authority 661999(25) and is administered and arranged by Iprism Underwriting Agency Ltd.

About Iprism Underwriting Agency Limited

Iprism is a trading name of Iprism Underwriting Agency Limited, authorised and regulated by the Financial Conduct Authority and its Firm Reference Number is 460209. Its permitted business permissions include assisting in the administration and performance of a contract of insurance. Registered company number: 05604278. Registered office address: 6th Floor, John Stow House, 18 Bevis Marks, London, EC3A 7JB.

Policy Terms

You have a duty to present Us with a fair presentation of the risks to be insured, and You must disclose every material fact which You know or ought to know about these risks. You do not need to disclose circumstances which reduce the risk, or those which We already know or ought to know.

If You breach Your duty to provide a fair presentation of the risks to be insured, the Policy could be cancelled, claims refused, or terms may be changed in line with the policy conditions.

If You have any queries about these clauses, please speak to Your insurance broker.

How do You make a claim?

If You need to make a claim, please call the Iprism Claims Team as soon as possible on the dedicated Iprism claims telephone number below. When submitting a claim please provide Your Policy number which can be found on the top of each page of this document and tell the police immediately if loss or damage has been caused by malicious persons or thieves and obtain a crime reference number.

Claims Telephone: 0333 005 1616

Alternatively, if You prefer to submit Your claim in writing, please email the Iprism Claims Team at the dedicated address provided below as soon as possible. Be sure to include Your Policy number, which appears at the top of each page of this document.

Claims Email: iprismclaims@uk.sedgwick.com
