



Luker Rowe Media Scheme Schedule of Insurance

Policy No	RTT245826/1151	Agency No	N79435
Insured	Star Audio Ltd	Schedule No	001
Business Description	Audio Visual & Equipment Hire Co	Issued	23/03/2015
Premises	39 Fowl Ing Lane, Kendal, Cumbria, LA9 6HB		

Period of Insurance

From	23 March 2015	Renewal Date	23 March 2016
To	22 March 2016		
Renewal Premium	£824.28	Renewal Premium	£873.74
6.00% Insurance Premium Tax	£ 49.46	Your premium includes Insurance	
Total Premium	£873.74	Premium Tax at the current rate	

Item	Description	Policy Section	Sum Insured or Limit of Liability
1	Own Equipment	Electronic Equipment	£43,500
2	Hired-In Equipment	Electronic Equipment	£50,000
3	Computers – at Premises	Computers	£0
	Computers – UK & EU cover	Computers	£0
4	Additional Expenditure	Computers	£0
	E-Risk : Virus & Hacking	Computers	£0
5	Buildings – Tenants Improvements	Property Damage	£0
6	General Contents including auxiliary equipment	Property Damage	£0
7	Estimated Gross Profit - Declaration Linked	Business Interruption	£0
	Maximum Indemnity Period		Months

8	Additional Cost of Working Maximum Indemnity Period	Business Interruption	£0 Months
Item	Description	Policy Section	Limit of Liability any one loss
9	Money in the Policyholder's Premises during Working Hours or transit	Money Section 1	£0
	Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms	Money Section 1	£0
	Money in all other locked safes or strong rooms at the Policyholder's Premises	Money Section 1	£0
	Personal Injury (Robbery)	Money Section 1	Units 0

Item	Description	Policy Section	Limit of Indemnity
10	Employers' Liability Any one Event (excluding liability arising directly or indirectly out of Terrorism) Any one Event arising directly or indirectly out of Terrorism	Liability Insurance – Section 1	£10,000,000 £ 5,000,000
11	Public/Products Liability A) Any one Event B) All Events happening during any Period of Insurance in respect of products supplied C) All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or and or of the atmosphere	Liability Insurance – Section 2	£ 5,000,000 £ 5,000,000 £ 5,000,000
12	Legal Defence Costs Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	Liability Insurance – Section 3	£250,000 £250,000