



Date of issue
09 June 2025
Policy number
AC DIR 4691548
Policy wording version
CLD00001P-M

Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.
- Unless specifically agreed, Your policy has been provided on the basis you and any subsidiary company are registered in Great Britain, Northern Ireland, the Channel Islands and Isle of Man.

What's enclosed

- Your statement of fact
- Policy wording

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - the schedule
 - your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance broker.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance broker if any of these details need to be changed.

Your broker's details

Name	THE COUNTY GROUP (8208)
Agency number	0610859

Your schedule

Management Liability Insurance

Your details

The insured	Viamed Ltd
Correspondence address	15 Station Road Cross Hills Keighley West Yorkshire United Kingdom BD20 7DT

Helpful information

► **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£ 2,160.79
Insurance Premium Tax (IPT) at the current rate	£ 259.29
Total amount payable	£ 2,420.08

Your period of insurance

Date this policy starts	09 July 2025
Date this policy expires	08 July 2026
Renewal date	09 July 2026

Your business details

Type of company or organisation	Private Limited Company
Your Business	Wholesalers
Turnover or Income	£ 4,442,604

► The **Business description** is the activities you are covered for

Your covers

section		limit of liability	excess
Directors' and officers' liability	✓ covered	£500,000	Nil
Employment practices liability	✓ covered	£250,000	£10,000
Company legal liability	✓ covered	£500,000	£5,000
Telephone fraud	✗ not covered	This cover is not included in your policy	
Third party fraud or forgery	✗ not covered	This cover is not included in your policy	
Third party electronic funds transfer	✗ not covered	This cover is not included in your policy	
Employee Dishonesty	✗ not covered	This cover is not included in your policy	

► **Excess** is the first part of each and every claim including defence costs paid by you.

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

☛ An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

MLP016 - Crime cover exclusion

Under the Company legal liability section of **your policy** under 'What is covered' the following covers are deleted

Employee dishonesty cover
Telephone fraud cover
Third party electronic funds transfer cover
Third party fraud or forgery cover

MLP 250 - Employment practices liability - rradar advice Excess waiver

Under the Employment practices liability section of **your policy**, the **excess** shown in **your** schedule will be waived

1 where **you** have registered with rradar, activated **your** account (set Password) and sought and followed the advice of rradar's legal advice line service in relation to any grievance or dispute, disciplinary action, proposed dismissal, redundancy or any other matter that may trigger an **Employment practice claim** under **your policy**

2 where the **claim** is successfully defended or closed without any award or settlement

The **excess** will not be waived

a where the **claim** is brought against **you** prior to advice being taken from the legal advice line service

b where the claimant obtains legal representation or refers a matter to ACAS prior to advice being taken from the legal advice line service unless the **claim** is successfully defended or closed without any award or settlement.

MLP 536A - Policy Enhancements

Under the Directors' and Officers' section of your policy, What is covered, the following amendments apply

Deprivation of assets cover

The most we will pay under this cover is increased to £350,000 for any one claim. This is also the most we will pay for all claims in any one period of insurance.

MLP 135A - USA Director's and officers' liability section amended excess

You will need to pay the **excess** shown below for any Directors' and officers' liability **claim**, **loss** or **investigation** brought in the United States of America

Claims against an Insured person cover - Nil
Employment practice claims cover - US Dollars 25,000
Company reimbursement cover - US Dollars 25,000

MLP 004 - Inclusion of additional company

In the General definitions, '**Subsidiary**' is extended to include Vandagraph Ltd, Vandagraph Sensor Technologies Ltd & Viamed Properties Ltd