Manufacturers Combined
Renewal Schedule

Insured	Viamed Limited Vandagraph Limited, Vandagraph Sensor Technologies Limited and Viamed Properties Limited
Correspondence Address	15 Station Road Cross Hills Keighley West Yorkshire BD20 7DT
Business	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment & Automotive Oxygen Sensors for Use With Exhaust Emissions Testing Equipment and Oxygen Monitoring Sensors for Diving Equipment, and Property Owners

Your Agent is:	SAGAR	**Agency No:**	02333
Agent ref:	5958451		

If after reading your schedule and policy wording you have any questions, please contact your agent as noted above.

Policy Number	NM050030724
Date of Issue	18th June 2026
Effective Date	9th July 2026
Expiry Date	8th July 2027
Renewal Date	9th July 2027

Renewal Insurance Premium	£7,495.44
Insurance Premium Tax	£899.45
TOTAL AMOUNT CHARGEABLE	£8,394.89

Financial Interests

Name	Care of Acquis Insurance Management Limited
Nature of Interest	Leased
Reference	0566514
Item of Interest	Interest of Shire Leasing

Section 1: Material Damage	**Insured**

Section 2: Business Interruption	**Insured**
Section 3: Goods in Transit	**Not Insured**
Section 4: Terrorism	**Not Insured**
Section 5: Business Money & Personal Accident (Assault)	**Insured**
Section 6: Employers' Liability	**Not Insured**
Section 7: Public Liability	**Not Insured**
Section 8: Products Liability	**Not Insured**
Section 9: Glass Breakage	**Not Insured**
Section 10: Specified All Risks	**Insured**
Section 11: Deterioration of Stock	**Not Insured**
Section 12a: Engineering Damage to Machinery and Plant	**Not Insured**
Section 12b: Engineering Inspection	**Not Insured**
Section 13: Engineering Business Interruption	**Not Insured**
Section 14: Computer and Cyber	**Not Insured**
Section 15: Loss of Licence	**Not Insured**
Section 16: Fidelity Guarantee	**Not Insured**
Section 17: Legal Expenses	**Insured**
Section 18: Personal Accident	**Not Insured**
Section 19: Contractors All Risks	**Not Insured**

Policy Endorsements

CY005 – Cyber & Vicinity Cover Amendments

Policy Amendments
The following amendments are applicable to this Policy:

General Definitions -
The following General Definitions are added to this Policy:

Computer System
Any computer, hardware, software, communication system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller, including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility, owned or operated by the Insured or any other party.

Cyber Act
An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

a Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

b any partial or total disruption to, unavailability of, or failure to access, process, use or operate any Computer System or a series of such related events.

Cyber Loss
Any loss, damage, liability, claim, cost or expense, of whatsoever nature, arising from or connected with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Data
Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored, by a Computer System.

Data Processing Media
Any physical property insured by this Policy on which Data can be stored but not the Data itself.

General Exclusions -
General Exclusion 7 Computer Virus and Hacking of this Policy, is deleted and replaced by the following:

7 Cyber

a Cyber Loss; or

b loss, damage, liability, claim, cost, expense of whatsoever nature, arising from or connected with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

Provided that:

a the exclusion at item **a** above shall not apply to:

i any Damage to property insured and resulting business interruption, where insured by this Policy and which is not otherwise excluded under this Policy, which results from any fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, the acts of malicious persons (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence), storm, flood, escape of water or oil from any tank or apparatus or pipe, sprinkler leakage or impact by any vehicle or animal; or

ii any liability not otherwise excluded under Section 7: Public Liability and Section 8: Products Liability, of this Policy, where insured, for ensuing Bodily Injury or Damage to Property (Bodily Injury and Property being as defined in those Sections),

which results from a Cyber Incident unless that Cyber Incident is arising from or connected with a Cyber Act; and

b the exclusion at item **b** above shall not apply where Data Processing Media owned or operated by the Insured suffers physical loss or physical damage. In no event will cover under this Policy exceed the cost of repairing or replacing the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs shall not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be no higher than the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.

The Company shall not indemnify the Insured for any action taken in controlling, preventing, suppressing or remediating a Cyber Incident or a Cyber Act.

This General Exclusion shall not apply to Section 4: Terrorism, Section 6: Employers' Liability, Section 11: Deterioration of Stock, Section 12a: Engineering Damage to Machinery and Plant, Section 13: Engineering Business Interruption and Section 14: Computer and Cyber, of this Policy.

Section 2: Business Interruption -

Extension I Denial of Access
The words "In the vicinity" are deleted and replaced by the words "Within one mile".

Extension L Public Emergency
The words

"Loss resulting from interruption to or interference with the Business at the Premises in consequence of the actions or advice of a competent Public Authority, due to an emergency likely to endanger life or property, in the vicinity of the Premises, which commencing during the Period of Insurance, prevents or hinders the use of or access to the Premises, excluding:"

are deleted and replaced by the words:

"Loss resulting from interruption to or interference with the Business at the Premises in consequence of the actions or advice of a competent Public Authority due to an emergency within one mile of the Premises, likely to endanger life or property, which commencing during the Period of Insurance, prevents or hinders the use of or access to the Premises, excluding:"

Section 4: Terrorism -
The Definition of Computer Systems under this Section is deleted and replaced by the following:

Computer System
For the purpose of this Section only, a Computer System shall mean a computer or other equipment or component or system or item which processes, stores, transmits or receives Data.

The Definition of Data under this Section is deleted and replaced by the following:

Data
For the purpose of this Section only, Data shall mean data of any sort whatever, including without limitation tangible or intangible data and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Section 7: Public Liability –
Extension N Financial Loss
Exclusion k and the definitions for “virus or similar mechanism” and “hacking” applicable thereto are deleted.

Extension O Environmental Statutory Clean Up Costs
Proviso d is deleted and the definitions for “Virus or Similar Mechanism” and “Hacking” are deleted.

Section 8: Products Liability –
Extension I Financial Loss
Exclusion j and the definitions for “virus or similar mechanism” and “hacking” applicable thereto are deleted.

Extension J Environmental Statutory Clean Up Costs
Proviso d is deleted and the definitions for “Virus or Similar Mechanism” and “Hacking” are deleted.

Section 14: Computer and Cyber
The Definition of Computer System under this Section is deleted and replaced by the following:

Computer System
For the purpose of this Section only, Computer System shall mean:
Hardware, Data, computer networks, websites, intranet and extranet sites.

The Definition of Data under this Section is deleted and replaced by the following:

Data
For the purpose of this Section only, Data shall mean:
Facts, concepts, information, ideas, text, recordings and images, which are converted to a form which can be processed by Hardware, but not including software and programs.

ML081P - General Waste Condition

It is a condition precedent to the liability of the Company that:

a all waste (including refuse) is swept up and bagged daily;

b all waste kept within the Buildings is not to be kept within 2 metres of:

i any process using heat; or
ii a source of heat or ignition;

c whilst stored outside the Buildings waste is to be kept at a distance of at least 5 metres from any building; and

d all waste is to be completely removed from the Buildings and any adjoining or surrounding yards, open spaces, alleyways and walkways at the Premises at least once per week.

N007P - Multiple Premises (inc. Floating Sums Insured)
The following amendments apply to this Policy:

a) Where any or all of Sections 3 to 18 (other than Section 9) of this Policy are shown as insured in the Schedule, the stated Sums Insured, limits, terms and conditions in respect of such Sections will apply in the aggregate, in connection with the Business carried on from all the Premises.

b) Where a Sum Insured is stated under the heading “TOTAL SUM INSURED IN RESPECT OF ALL PREMISES”, in Section 1 and/or Section 2 in the Schedule, such Sum Insured will apply in the aggregate in respect of all Premises for which such Section(s) respectively apply.

c) Where a Sum Insured is stated under the heading “MAXIMUM SUM INSURED IN RESPECT OF THIS PREMISES”, in Section 1 and/or Section 2 in the Schedule, such Sum Insured relates to the amount of the “TOTAL SUM INSURED IN RESPECT OF ALL PREMISES” (as specified in item b above) that will apply in respect of the specific Premises for which such Section(s) respectively apply.

Premises Sections:

Premises:	15 Station Road Cross Hills Keighley West Yorkshire BD20 7DT
Business:	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment & Automotive Oxygen Sensors for Use With Exhaust Emissions Testing Equipment and Oxygen Monitoring Sensors for Diving Equipment, and Property Owners

Premises Endorsements

FC93S - Electrical Inspection Condition

It is a condition precedent to the liability of the Company that the electrical system at the Premises (or the Insured's portion of the Premises) is inspected and tested by a member of the National Inspection Council for Electrical Contracting (NICEIC), Electrical Contractors Association (ECA), Electrical Contractors Association of Scotland (SELECT) or National Association of Professional Inspectors and Testers (NAPIT) at intervals not less than the intervals as recommended in BS7671. If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company and a Periodic Inspection Report is issued following such inspection:

a any work shown as "Danger present. Risk of injury - requires urgent attention" - shown as Code 1 in the Observation and Recommendations part of the Report - shall be carried out within 28 days of inspection;

b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and

c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

T493S - Unattended Use of Machines Condition
It is a condition precedent to the liability of the Company that there shall be no unattended or unsupervised usage of production machines when the Premises are closed for Business.

SECTION 1: MATERIAL DAMAGE

Intruder Alarm Condition	Operative
Minimum Standards of Protection Condition	Operative

Perils	Operative	Excess
1 Fire / Lightning	Yes	£0
2 Explosion	Yes	£0
3 Aircraft	Yes	£0
4 Earthquake	Yes	£0
5 Riot, Civil Commotion	Yes	£0
6 Malicious Persons	Yes	£500
7 Theft or any attempt thereat	Yes	£500
8 Storm, Tempest	Yes	£500
9 Flood	Yes	£500
10 Escape of Water	Yes	£500
11 Impact	Yes	£500
12 Accidental Discharge or Leakage of Automatic Sprinkler Installations	No	Not Applicable
13 Subsidence	Yes	£1,000
14 Any Accidental Cause	Yes	£500

DESCRIPTION	TOTAL SUM INSURED IN RESPECT OF ALL PREMISES	MAXIMUM SUM INSURED IN RESPECT OF THIS PREMISES
Stock in Trade	£900,000	£810,000
Plant, Machinery, Trade Fixtures (and all other contents)	£80,420	£57,500
DESCRIPTION	**DECLARED VALUE**	**SUM INSURED**
Buildings	£1,157,820	£1,331,493

SECTION 2: BUSINESS INTERRUPTION

DESCRIPTION	TOTAL SUM INSURED IN RESPECT OF ALL PREMISES	MAXIMUM SUM INSURED IN RESPECT OF THIS PREMISES	INDEMNITY PERIOD
Estimated Gross Profit	£1,690,000	£1,267,500	24 months
Additional Increased Cost of Working	£50,000		24 months

Extensions	Limit
A - Unspecified Suppliers (UK)	£100,000
A - Unspecified Suppliers (European Economic Area)	£50,000
B - Unspecified Customers (UK)	£100,000

B - Unspecified Customers (European Economic Area)	£50,000
E - Storage Sites (UK)	£100,000
E - Storage Sites (European Economic Area)	£25,000
F - Property in Transit	£100,000
G - Contract Sites	£100,000
H - Public Utilities	£100,000
J - Property at Exhibitions (UK)	£100,000
J - Property at Exhibitions (European Economic Area)	£25,000
L - Public Emergency	£50,000
M - Closure	£50,000
N - Disease	£50,000
O - Bomb Scares	£50,000
P - Accidental Failure of Public Supply	£25,000
Q - Essential Personnel	£25,000
R - Exhibition Expenses (UK)	£50,000
R - Exhibition Expenses (European Economic Area)	£25,000

Premises:	17 Station Road Cross Hills Keighley West Yorkshire BD20 7EH
Business:	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment & Automotive Oxygen Sensors for Use With Exhaust Emissions Testing Equipment and Oxygen Monitoring Sensors for Diving Equipment, and Property Owners

Premises Endorsements

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It is a condition precedent to the liability of the Company that the electrical system at the Premises (or the Insured's portion of the Premises) is inspected and tested by a member of the National Inspection Council for Electrical Contracting (NICEIC), Electrical Contractors Association (ECA), Electrical Contractors Association of Scotland (SELECT) or National Association of Professional Inspectors and Testers (NAPIT) at intervals not less than the intervals as recommended in BS7671. If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company and a Periodic Inspection Report is issued following such inspection:

a any work shown as "Danger present. Risk of injury - requires urgent attention" - shown as Code 1 in the Observation and Recommendations part of the Report - shall be carried out within 28 days of inspection;

b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and

c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

T493S - Unattended Use of Machines Condition
It is a condition precedent to the liability of the Company that there shall be no unattended or unsupervised usage of production machines when the Premises are closed for Business.

SECTION 1: MATERIAL DAMAGE

Minimum Standards of Protection Condition	Operative

Perils	Operative	Excess
1 Fire / Lightning	Yes	£0
2 Explosion	Yes	£0
3 Aircraft	Yes	£0
4 Earthquake	Yes	£0
5 Riot, Civil Commotion	Yes	£0
6 Malicious Persons	Yes	£500
7 Theft or any attempt thereat	Yes	£500
8 Storm, Tempest	Yes	£500
9 Flood	Yes	£500
10 Escape of Water	Yes	£500
11 Impact	Yes	£500
12 Accidental Discharge or Leakage of Automatic Sprinkler Installations	No	Not Applicable
13 Subsidence	Yes	£1,000
14 Any Accidental Cause	Yes	£500

DESCRIPTION	MAXIMUM SUM INSURED IN RESPECT OF THIS PREMISES

Stock in Trade		£90,000
Plant, Machinery, Trade Fixtures (and all other contents)		£57,500
DESCRIPTION	**DECLARED VALUE**	**SUM INSURED**
Buildings	£424,283	£487,926

SECTION 2: BUSINESS INTERRUPTION

DESCRIPTION	MAXIMUM SUM INSURED IN RESPECT OF THIS PREMISES	INDEMNITY PERIOD
Estimated Gross Profit	£422,500	24 months

Policy Sections:

SECTION 5: BUSINESS MONEY & PERSONAL ACCIDENT (ASSAULT)

Sub-Section 1 - Business Money	
DESCRIPTION	**MAXIMUM AMOUNT**
Transit/Contract Sites	£6,000
Bank Night Safe	£6,000
Premises During Business Hours	£6,000
Premises Outside Business Hours In Safe	£3,000
Premises Outside Business Hours Not In Safe	£500
Travellers/Collectors	£500
Private Dwellings	£500
Non-negotiable Currency	£250,000
Sub-Section 2 - Personal Accident (Assault)	
DESCRIPTION	**BENEFIT**
Death	£20,000
Loss of Sight	£20,000
Loss of Limbs	£20,000
Loss of Hearing	£20,000
Loss of Speech	£20,000
Permanent Total Disablement	£20,000
Temporary Total Disablement	£200 per week
Temporary Partial Disablement	£200 per week

SECTION 10: SPECIFIED ALL RISKS

DESCRIPTION	SUM INSURED	GEOGRAPHICAL LIMITS
Exhibition Equipment	£5,000	U.K.
Excess		**Amount**
Excess		£100

SECTION 17: LEGAL EXPENSES

DESCRIPTION	
Indemnity Limit	£150,000