

Premier Endorsement Schedule

Schedule Number:	20250717	Replacing all previously issued schedules.
Policy Number:	A19602	
Insured Vehicle:	Any Motor Vehicle the property of the Policyholder or for which he is legally responsible provided prior notification of full details have been disclosed to and accepted by Insurers	
Name & Address of Policyholder:	Intelligent Waste Management Ltd t/as IWaste Unit 4 Arborfield Cross Reading RG2 9PJ	
Occupation:	Recycling	
Effective Date of Insurance:	00:01 18/07/2025	
Date of Expiry of Insurance:	23:59 17/07/2026	
Persons Entitled to Drive:	As defined under Endorsement No. 2a	
Cover:	Comprehensive	
Limitations of Use:	Use for Social, Domestic and Pleasure purposes and use for the business or trade purposes of the 'Policyholder'. The policy does not cover use for the carriage of passengers for hire or reward or for hiring, racing, pacemaking, speed trials or for any purpose in connection with the Motor Trade, Motor Rallies, or competitions or Trials or for towing for reward a disabled mechanically propelled vehicle	

Endorsements Applicable

The following **endorsements** applied to **your policy** have been read, understood and agree by **you**. This document should be read in conjunction with the Policy Document and **endorsements** for full details of cover

Endorsements Wordings

Attaching to and forming part of the Direct Commercial Document No. A19602

in the name of Intelligent Waste Management Ltd t/as IWaste

If the premium for this policy is paid under any financial arrangement agreed to by all parties concerned and the policyholder defaults on payment of premium under the agreement, the level of cover provided by this policy will reduce with immediate effect to Third Party Only cover. At the expiration of a further seven days all benefits under this policy will cease.

ENDORSEMENT NO. 6h

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in the name of Intelligent Waste Management Ltd t/as IWaste

We will not pay the first £250, increased to £500 in respect of GN68YTA, increased to £1000 in respect of WA57ESM for each claim under Sections 2, 3 ,6 ,7 and 9 of this policy

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in the name of Intelligent Waste Management Ltd t/as IWaste

We will not cover the insured vehicle whilst it is being driven or for the purpose of being driven, is in the charge of any person named or defined against below:

A) Under 25 years of age and/or over 65 years of age and/or with less than 2 years full relevant licence in respect of WA57ESM

ENDORSEMENT NO. 2a

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Any insured person employed by or acting with the authority of the policyholder.

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Notwithstanding anything contained hereinto the contrary this insurance shall be inoperative in the event of the theft or taking without permission of WA57ESM that was not fitted with a warranted, working and activated tracking device at the time of the loss.

Subject otherwise to the terms, exceptions and conditions of this 'Document'.

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in the name of Intelligent Waste Management Ltd t/as IWaste

Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the premium for this insurance shown at inception/renewal has been calculated upon the declaration of vehicles disclosed on the "Schedule" at that time.

It is a condition precedent to liability that the "Insured" shall submit to "Us" in the agreed format further declarations advising any amendment to the original declaration. In the event of the "Vehicle" numbers exceeding that which has originally been advised then additional premiums will be charged on the scale basis as shown below.

The method of rating is as follows:

As & When Adjustments – Pro Rata

Subject otherwise to the terms, exceptions and conditions of this "Document"