



Business & management consultants professional risks combined policy

Policy schedule

Policy number:	AHG003631
Policyholder:	Novus Altair Limited
Address:	29 Salisbury Avenue, Barking, Essex, United Kingdom, IG11 9XQ
Period of insurance:	31-08-2025 to 30-08-2026 (both dates inclusive)
Premium:	£360.00 (IPT @ 12 % = £43.20) = £403.20
Cover provided:	As shown in section of cover 1, 11
Limits, sums insured, benefits, excess, jurisdiction:	Limits, sums insured, benefits, excesses and jurisdictions that apply to individual sections of cover are shown in the schedule of cover sections
Signed	 Managing director, Markel (UK) Ltd
Date:	02-09-2025

Section of cover 1 - Professional liability

Limit: £2,000,000

Excess: £250

Jurisdiction: U.K.

Section of cover 2 - Public/products liability

Not Insured.

Section of cover 3 - Directors and officers liability

Not Insured.

Section of cover 4 - Entity defence

Not Insured.

Section of cover 5 - Employers liability

Not Insured.

Section of cover 6 – Office contents (including computer equipment)

Not Insured.

Section of cover 7 - Business interruption

Not Insured.

Section of cover 8 - Money and Personal Assault

Not Insured.

Section of cover 9 - Damage to portable property

Not Insured.

Section of cover 10 - Cyber and data risks

Not Insured.

Section of cover 11 - Legal Expenses

Limits and excesses as shown in the supplementary schedule

Supplementary Schedule

Policy number AHG003631; Novus Altair Limited

Legal expenses

Limit:

Property and landlord and tenant disputes	£100,000
Criminal defence	£100,000
(Interview under caution)	£2,500
Tax Protection	£100,000
Regulatory compliance	£100,000
Court attendance costs	£1,000
Employee extra protection	£100,000

Excess:

1. Excess for our choice of representative:

Tax protection (Aspect enquiry)	£1,000
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2. Excess for your choice of representative:

Property and landlord and tenant disputes	£1,000
Criminal defense	£1,000
Regulatory compliance	£1,000
Employee extra protection	£1,000

Jurisdiction:

England, Scotland, Wales and Northern Ireland

Signed



Managing director, Markel (UK) Ltd

Date:

02-09-2025