MAVEN PUBLIC SECTOR EXCESS COMBINED LIABILITY POLICY SCHEDULE

Policy Number	P25CASXSL00113
Policy Wording	Maven Excess Liability Policy Wording 07.19
The Insured	Wirral Borough Council
Insured Postal Address	Brighton Street, Wallasey, Wirral CH44 8ED
The Business	Metropolitan District Council
The Underwriters	Maven Public Sector **Authorised and regulated by:** Financial Conduct Authority
Primary Policy Operative Covers	Employers' Liability — Insured Public, Products and Pollution Liability — Insured
Period of Insurance	From 1st November 2025 To 31st October 2026 both days inclusive Or any subsequent period for which the Insurer accepts a premium
Premium	Sub-total GBP 26,250.00 Insurance Premium Tax at 12% GBP 3,150.00 Total GBP 29,400.00
The Insurer	Allianz Insurance plc. Registered in England number 84638 Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849. **Privacy Notice Summary** For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz Insurance plc, PO Box 5291, Worthing, BN11 9TD

Maven Public Sector (hereinafter referred to as the **Underwriters)** underwrite and bind business under a delegated authority from the Insurers.

Remuneration Disclosure

When Maven Public Sector underwrite your policy, the insurers pay Maven Public Sector a percentage of the premium as a fee for the work Maven Public Sector do on their behalf.

The premiums shown are inclusive of 3.5% brokerage to Marsh and 0.50% YPO Services fee..

Limits of Indemnity	
Employers' Liability:	GBP 15,000,000 any one occurrence/unlimited in any one year of insurance in excess of GBP 35,000,000 any one occurrence
Public Liability:	GBP 15,000,000 any one occurrence/unlimited in any one year of insurance in excess of GBP 35,000,000 any one occurrence
Products Liability:	GBP 15,000,000 any one occurrence and in all in any one year of insurance in excess of GBP 35,000,000 any one occurrence and in all in any one year of insurance
Pollution Liability:	GBP 15,000,000 any one occurrence and in all in any one year of insurance in excess of GBP 35,000,000 any one occurrence and in all in any one year of insurance

Underlying Policies	Insurers		Policy Number	Underlying Limit
Employers' Liability:	**Primary**	AXA XL Insurance Company UK Limited (AXICL UK)'and Aviva	P25CASLFG00315	35,000,000
Public, Products and Pollution Liability:	**Primary**	AXA XL Insurance Company UK Limited (AXICL UK)'and Aviva	P25CASLFG00315	35,000,000

Endorsements

Pollution Clean up Costs Exclusion

It is hereby noted that no indemnity shall be provided by this **Policy** in respect of any losses that would be paid by virtue of Extension 16 to Section 2 Public and Products Liability of the **Primary Policy**

Asbestos Exclusion

It is hereby noted that no indemnity shall be provided by this **Policy** in respect of any losses of whatsoever nature directly or indirectly or fear of the consequences of exposure to or inhalation caused by or contributed to by or arising from asbestos asbestos fibres asbestos dust or any materials containing asbestos that would be paid under Section 1 Employers' Liability of the **Primary Policy**

Use of Unmanned Aerial Vehicles

It is hereby noted and agreed that Section 2 Public and Products Liability of the **Primary Policy** excludes all liability arising from the ownership possession or use of Unmanned Aerial Vehicles (UAVs)/Drones by the **Insured** in the course of the **Business**

For the purposes of this Endorsement, Unmanned Aerial Vehicles (UAVs)/Drones means an aerial vehicle that is not designed by the manufacturer to be controlled by a person from within or on the vehicle.

Communicable Disease

Cover under this Policy will only operate in respect of Communicable Disease as stated in the **Primary Policy** where the amounts stated in the **Primary Policy** as the Limits of Indemnity for Section 1 and Section 2 apply in respect of any one Occurrence in respect of Communicable Disease

Libel & Slander Exclusion

It is hereby noted that no indemnity shall be provided by this **Policy** in respect of any losses that would be paid under Section 2 Public and Products Liability of the **Primary Policy** in respect of claims relating to libel slander or defamation

Sanctions and Regulations

This **Policy** does not provide any cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. For the avoidance of doubt any valid licence from the Office of Financial Sanction Implementation or similar authorised regulatory body shall have no bearing on this insurance, and this **Policy** will consider the sanction, prohibition or restriction to remain in force.

Long term agreement – 31st October 2026

Until the long term agreement Expiry Date shown above the **Insured** undertakes to offer to renew annually the insurance under this **Policy** on the terms and conditions in force at the expiry of each **Period of Insurance** provided it is understood that the **Underwriters** is under no obligation to accept the offer to renew made in accordance with the above mentioned undertaking.

The **Underwriters** may increase the Aggregate Stop Limit at each renewal date by up to 10% following agreement to such increase by the **Insured**.

The above mentioned undertaking applies to any policy which may be issued by the **Underwriters** in substitution for this **Policy**.

Payment of the premium as specified will be deemed acceptance by the **Insured** of the **Policy** terms.

The **Insured** has the option to extend the expiry date by a further year at its discretion.

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Signed for the Underwriters and on behalf of the Insurer

Date: 05th November 2025