

01 MAY 2014



DUBLIN BRANCH
ONE PARK PLACE
HATCH STREET
DUBLIN 2
Phone-no : 01-8986000

KIDD INSURANCES
UNIT 6 BLOCK E
NUTGROVE OFFICE PARK
RATHFARNHAM, DUBLIN 14
ATTN: CIARAN

Date : 29/04/2014

Renewal Date : 18/1/2015

Premium Due : NIL

Policy No: UT560880322 - KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

Dear Sir / Madam ,

Thank you for your instructions. We have made the necessary
amendments to your client's policy. The enclosed details should
be attached to the policy document.

If we can be of further assistance, please let us know.

Yours faithfully,

SIOBHAN O'ROURKE

COMMERCIAL INSURANCES.

ENCLS: SCHED.

E.5.

3/364



TRADEMARK POLICY ENDORSEMENT

3/364 850ASOR

AGENCY NO : 856 062336 H
AGENCY NAME : KIDD INSURANCES
POLICY NO : UT 560880322

DATE ISSUED : 29/04/2014
OFFICE ADDRESS :
ONE PARK PLACE
HATCH STREET
DUBLIN 2
PHONE NO : 01-8986000

AS FROM THE EFFECTIVE DATE THE COVER IS AMENDED AS SUMMARISED BELOW SUBJECT TO THE FULL POLICY DESCRIPTIONS, TERMS AND CONDITIONS EXCEPT AS THEY MAY BE EXPRESSLY VARIED HEREBY.

THE INSURED : KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD
ADDRESS : UNIT 69A COOKSTOWN
INDUSTRIAL ESTATE
TALLAGHT DUBLIN 24

THE BUSINESS : MOBILE PHONE, COMPUTER ACCESSORIES AND WHITE GOODS
RECYCLING
AND NO OTHER FOR THE PURPOSE OF THIS INSURANCE

EFFECTIVE DATE : 22/4/2014
RENEWAL DATE : 18/1/2015

COVER FROM : 18/1/2014
COVER TO : 17/1/2015

THE SECTIONS OF THE POLICY WHICH ARE IN FORCE ARE INDICATED BELOW.

Table with 3 columns: SECTION NO, DESCRIPTION, IN FORCE. Rows include MATERIAL DAMAGE, BUSINESS INTERRUPTION, LIABILITIES, MOTOR, LEGAL PROTECTION, FIDELITY GUARANTEE, TRAVEL, PERSONAL ACCIDENT, DIRECTORS AND OFFICERS LIABILITY.

PREMIUM DUE : € NIL (*INCLUSIVE OF GOVT. LEVY AND ICF)
RENEWAL PREMIUM : € 2684.11

ADDITIONAL INTEREST(S) :
NONE



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

2

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

ENDORSEMENTS APPLICABLE AT POLICY LEVEL:

MID TERM ALTERATIONS.
FULL BUSINESS DESCRIPTION

REASON FOR ISSUE:

POLICY ENDORSED TO NOTE INDEMNITY TO SOUTH DUB
LIN COUNTY COUNCIL - REVISED SCHEDULE ISSUED



TRADEMARK POLICY ENDORSEMENT

3/364 PAGE 3

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

SECTION 1 - MATERIAL DAMAGE
SPECIFICATION

THE PROPERTY INSURED : COLUMN 1 BUILDINGS
COLUMN 2 CONTENTS
COLUMN 3 STOCK AND MATERIALS IN TRADE
COLUMN 4 MISCELLANEOUS PROPERTY AS DESCRIBED UNDER DESCRIPTION BELOW

UNLESS OTHERWISE STATED ALL BUILDINGS ARE OF BRICK, STONE OR CONCRETE AND ROOFED WITH
SLATES, TILES, CONCRETE, ASPHALT, METAL OR SHEETS OR SLABS COMPOSED ENTIRELY OF
INCOMBUSTIBLE MINERAL INGREDIENTS.

ITEM NO : 1

THE PREMISES : UNIT 69A COOKSTOWN OCCUPANCY OF PREMISES BY :
INDUSTRIAL ESTATE THE INSURED AS WORKSHOP AND STORES
TALLAGHT
DUBLIN 24

SUMS INSURED - MATERIAL DAMAGE (AS DEFINED HEREIN)

Table with 5 columns: COLUMNS 1-4 (€) and TOTAL SUM INSURED (COLUMN 5 €). Rows include FIRE and STEALING.

ADDITIONAL PROTECTIONS : ALARMED AND CCTV
STEALING AND HOLD UP LIMITED TO : THAT PORTION OF THE PREMISES OCCUPIED BY THE
INSURED

ENDORSEMENTS APPLICABLE : (AS DETAILED IN ENDORSEMENT APPENDIX)

ITEM(S) 1
INDEMNITY - BASIS OF SETTLEMENT
ITEM(S) 1
PREMISES EMERGENCY REPAIR



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

4

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

MATERIAL DAMAGE - CONTINGENCIES

CONTINGENCIES (AS DEFINED IN POLICY BOOKLET)	INSURED YES/NO	APPLICABLE TO ITEMS
A FIRE	YES	1
B LIGHTNING	YES	1
C (i) AND (ii) EXPLOSION	YES	1
C (iii) EXPLOSION	YES	1
D AIRCRAFT	YES	1
E EARTHQUAKE	YES	1
F RIOT, CIVIL COMMOTION	YES	1
G SUBTERRANEAN FIRE	YES	1
H STORM OR FLOOD	YES	1
I BURST PIPES	YES	1
J IMPACT	YES	1
K SPRINKLER LEAKAGE	NO	
L ANY ACCIDENTAL CAUSE (ALL RISKS)	YES	1
M STEALING	YES	1
N ACCIDENTAL BREAKAGE OF GLASS	NO	
O MONEY AND PERSONAL ASSAULT	NO	
P ACCIDENTAL DAMAGE TO MACHINES	NO	
Q COMPUTERS	NO	
R GOODS IN TRANSIT	NO	
S FROZEN FOOD	NO	

€150 EXCESS APPLIES TO SECTION 1 UNLESS OTHERWISE STATED

SECTION 2 - BUSINESS INTERRUPTION

DESCRIPTION	SUM INSURED €
INCREASE IN COST OF WORKING	26250

MAXIMUM INDEMNITY PERIOD 12 MONTHS

ENDORSEMENTS APPLICABLE : (AS DETAILED IN ENDORSEMENT APPENDIX)

NONE



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

5

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

SECTION 3 - LIABILITIES

OCCURRENCES (AS DEFINED IN POLICY BOOKLET)	AMOUNT OF INDEMNITY €
1. EMPLOYERS LIABILITY	13000000 FOR ANY ONE EVENT
2. PUBLIC LIABILITY	6500000 FOR ANY ONE EVENT
3. PRODUCTS LIABILITY	NOT INSURED

ENDORSEMENTS APPLICABLE :

OCCURRENCE 1:

WAREHOUSES
INJURY INTERPRETATION CLARIFICATION
DIRECTORS EXCLUSION
MIN PREMIUM 100% ANNUAL PREMIUM
PREMISES ONLY EXCEPT DELIVERY
WASTE DISPOSAL

OCCURRENCE 2:

WAREHOUSES
INJURY INTERPRETATION CLARIFICATION
MIN PREMIUM 100% ANNUAL PREMIUM
INDEMNITY TO OFFALY COUNTY COUNCIL
WASTE DISPOSAL
INDEMNITY TO SOUTH DUBLIN COUNTY COUNCIL

AS DETAILED IN THE ENDORSEMENT APPENDIX



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

6

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

SECTION 5 - LEGAL PROTECTION

LEGAL PROTECTION - AS DETAILED IN THE POLICY BOOKLET
UNLESS OTHERWISE SPECIFIED HEREIN.
LEGAL EXPENSES AS SPECIFIED IN THE POLICY BOOKLET



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

7

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

SUPPLEMENTARY ENDORSEMENT APPENDIX

ENDORSEMENTS APPLICABLE TO THIS POLICY:

TITLE :- MID TERM ALTERATIONS.

If you make an alteration to your policy or cancel your policy and this results in an adjustment in premium we will not charge you for premium adjustments less than €20 nor will we refund you any premium amounts that are less than €20.

TITLE :- FULL BUSINESS DESCRIPTION

Mobile Phone, Computer Accessories & White Goods Recycling including Hazardous Waste in respect of hazardous components in WEEE only.

ENDORSEMENTS APPLICABLE TO SECTION: 1 ITEM(S) 1

TITLE :- INDEMNITY - BASIS OF SETTLEMENT

Special Clause 21 - Public Authorities Clause and Special Clause 24 - Reinstatement Memorandum of the Special Clauses Conditions and Extensions applicable to Section 1 shall not apply to the insurance provided by this Item.

TITLE :- PREMISES EMERGENCY REPAIR

In the event of an emergency involving the Building the Company agree on notification of the emergency to the Company's Claims Department to authorise emergency repair work to be carried out by a competent tradesperson thus securing the premises and preventing further damage or loss occurring.

The Company will provide cover up to a limit of €260 inclusive of call out costs, labour and materials necessary for the Emergency Repair

The services to prevent further damage are as follows:

PLUMBING If the premises piping is damaged or if there are leaks to the sanitary fittings or other fixed water installations within the Building other than those excluded by Clause I and K

ELECTRICAL Where the electrical supply within the Building fails as a result of a fault or damage to the internal electricity supply

LOCKSMITH If the Buildings are made insecure or if entry is impeded due to loss or theft of keys or damage to locks as a result of theft or other accidental cause



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

8

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

GLAZING If there is a breakage of glazing to external windows or doors of the Buildings

ROOFING If there is storm damage or any other accidental damage to the roof of the Buildings which is not excluded by Clause H

Provided

1. The Buildings shall at all times be maintained in a good state of repair
2. No benefit shall be payable unless the Company has been notified and has authorised the emergency repair

The Company will not be liable for

- (a) Any work other than emergency repairs as defined
- (b) Any work undertaken not within the Building
- (c) Costs incurred without the Companies prior approval
- (d) The repair of damage caused by or arising from seepage/leakage or dampness even as a result of breakage or damage of the piping or other installations
- (e) The repair of air conditioning installations, electrical machinery or where faulty machinery has been the cause of an electrical failure
- (f) Repair to lighting such as bulbs or fluorescent tubes
- (g) The repair of damage to any alarm or telephone system
- (h) Any work to internal doors
- (i) Any work to mechanically operated shutters or automatic garage doors
- (j) Any work to external doors not directly accessing your property
- (k) Incidents brought about by an avoidable, wilful or deliberate act committed by anyone lawfully on the premises
- (l) Repair of Damage to the Building's contents
- (m) Repair of Damage to any Building not insured under this section



TRADEMARK POLICY ENDORSEMENT

3/364

PAGE

9

THE INSURED: KAVANAGH ENVIRONMENTAL LTD AND
KAVANAGH RECYCLING AND RECOVERY LTD

POLICY NO: UT 560880322

DEFINITIONS

EMERGENCY An unforeseen or sudden occurrence that results in damage to the Building demanding immediate action to render it safe and/or secure it against further loss or damage

COMPETENT TRADESPERSON A Business or person specialising in the trade for which the emergency repair is required and advertised as such in a telephone directory or trade representative directory

ENDORSEMENTS APPLICABLE TO SECTION: 3

TITLE :- INDEMNITY TO SOUTH DUBLIN COUNTY COUNCIL

If any claim shall be made against South Dublin County Council for injury disease loss or damage as within defined and the claim is one in respect of which if it were made against the policyholder direct they would be entitled to indemnity then and in such case the Company will subject to the limits terms and conditions of this Policy indemnify South Dublin County Council against their legal liability for the claim provided that:

A) The Company shall retain the sole conduct and control of the claim

and

B) The Company shall not be liable to grant indemnity hereunder where South Dublin County Council have themselves or by their employees or agents been guilty of any negligence or other default.