



Certificate of Employers' Liability Insurance

(A copy or copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by this insurance. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form).

Policy number: 1923/01041421/2019/003
Name of policyholder: C & D Decorators Ltd
Date of commencement of insurance: 13th March 2019
Date of expiry of insurance: 12th March 2020

We hereby certify that subject to point 2 below:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney; and
2. the minimum amount of cover provided by this policy is no less than £5,000,000.

Signed for and on behalf of Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001 subscribing to the above policy.

Authorised Signatory

A handwritten signature in black ink, consisting of a large, stylized initial 'D' followed by a long, horizontal stroke.

Dated this 7th day of March 2019


IMPORTANT

It is strongly recommended that you store this Certificate in a secure place as a record of insurance as you may still be liable for claims after the expiry of this insurance for many years.

Folgate Insurance, 80 Leadenhall Street, London, EC3A 3DH.
☎ : +44 (0)20 7256 3100

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised signatory



Dated this 7th day of March 2019

Excesses each and every loss:

Section One - £250

Special conditions &/or excesses:

Excluding any injury loss or damage arising out of the use of electric or oxy-acetylene burning or welding equipment.

Excluding any injury loss or damage arising out of the use of lifting platforms ropes cradles or harness.

Excluding legal liability under Section 1 (Public and products liability) in respect of loss of or damage to property arising out of the spraying of paint or surface coating materials.

Subject to the policy terms and conditions.

Height Work Exclusion

It is understood and agreed that this policy will not indemnify you for any liability caused by or arising from any external work undertaken at a height above the ground of 15 metres or in the case of work within a building or structure at a height above 15 metres from the surface level on which the plant equipment or implement providing the means of access to the work is placed.

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy wording.

SECTION ONE: PUBLIC AND PRODUCTS LIABILITY

Public liability – any one event

Limit of Indemnity

£ 5000000.00

Products liability - any one event and in the aggregate

£ 5000000.00

SECTION TWO: EMPLOYERS LIABILITY

Employers liability – any one event

Limit of Indemnity

£ 10,000,000.00

SECTION THREE: OWN PLANT TOOLS AND EQUIPMENT

Cover for own plant tools & equipment

Sum Insured

Not Covered

SECTION FOUR: HIRED IN PLANT

Cover for hired in plant any one item

Sum Insured

Not Covered

SECTION FIVE: CONTRACT WORKS

Cover for contract works

Sum Insured

Not Covered

SECTION SIX: PERSONAL ACCIDENT

Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents

Benefits

Not Covered

Benefit B – Temporary total disability, weekly benefits

Not Covered

SECTION SEVEN: LEGAL EXPENSES

Legal expenses any one claim

Limit of Indemnity

Not Covered

Employment disputes and compensation awards in any one period of insurance

Not Covered

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.