



Mr Philip Tomlin
109 Elmcroft Avenue
London

Your Reference: TOPX06WH01/PDJ

E11 2BS

Date: 10/04/2017

Dear Mr Tomlin

Thank you for renewing your policy with Peter James Insurance. Please find enclosed your Schedule, Statement of Insurance, Certificate of Motor Insurance. If any of these documents are missing please contact us.

The Statement of Insurance records the information you gave to us, which is the basis on which we have provided insurance to you, and will form part of your contract of insurance between you and Equity Red Star who underwrite this policy. Please check this document carefully. If to the best of your knowledge and belief this is a true Statement of Insurance, then there is no need to take further action. Simply keep this document in a safe place with your Policy and Certificate of Insurance.

If however, any of the details are incorrect or incomplete, please contact us immediately. A revised Statement of Insurance will then be issued and we will advise any alteration to premium or terms. If you fail to notify us of any inaccuracies your insurance could be invalid.

Please note that we gave you the information you needed to choose the cover that is right for you, we did not recommend which choices were suitable for you.

The premium paid includes the additional cover benefits. Details are shown on your Statement of Insurance. We would advise that excesses in respect of windscreen claims have increased with effect from 01/09/2011. Please refer to the attached Key Facts document for full information.

In order for agreed value to apply please complete and return the enclosed vehicle condition form along with the required colour photographs. Completion instructions are provided on the vehicle condition form. Prior to us receiving this form the vehicle will be on cover on a market value basis.

If this insurance does not meet your requirements, you have the right to cancel within 14 days. If you do wish to cancel within this period and have not made a total loss claim, a pro-rata refund will be made subject to a minimum time on risk charge of £25.00 plus Insurance Premium Tax. If you wish to cancel after 14 days and have not made a claim, you will be entitled to a refund in accordance with the general conditions shown in the policy booklet.

Thank you for choosing us for your insurance.

Yours sincerely

Peter James Insurance

PETER JAMES INSURANCE TERMS OF BUSINESS

Please read this document carefully. It sets out the terms on which we agree to act for our customers, and contains details of our regulatory and statutory responsibilities. Please contact us at once if there is anything in these terms of business which you do not understand, or with which you disagree.

The Financial Conduct Authority: The Financial Conduct Authority is the independent watchdog that regulates financial services. Peter D James Ltd., trading as Peter James Insurance is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 452647. You can check this information at www.fca.org.uk/register or by contacting the FCA on 0800 111 6788.

As an independent insurance intermediary, our permitted business includes advising, arranging, dealing in and assisting with the placing and administration of all types of General Insurance policies.

Customer Categories: The Financial Conduct Authority places all customers in two different categories. A **consumer** is a natural person who (in insurance dealings) is acting for purposes which are outside his or her trade or profession. A **commercial customer** is any customer who is not a **consumer**.

Confidentiality & Data Protection: Peter D James Ltd., trading as Peter James Insurance is registered under the Data Protection Register (No Z3382759). All personal and sensitive information will be held in a secure manner. It will be treated as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer our customer. Under the terms of the Data Protection Act 1998 individuals have the right to see personal information held about them in our records. If you have any queries please write to us at our office address. We will retain details for up to six years for the purposes of sending you such information.

We may share information you have given us, and details of the conduct of your account with other members of our group, affiliated companies and selected third parties to provide you with the service applied for; to assist in making lending decisions; to help resolve complaints; to prevent fraud (if false or inaccurate information is provided and/or fraud is suspected, this will be recorded); for audit or debt collection or so that services may be processed on your behalf. We may send you, telephone you or e-mail you information about our services and those of other members of our group, affiliated companies and services of carefully selected third parties, which we feel may be appropriate to you. If you do not wish to receive such information please write to us.

Our Service: We are an independent insurance intermediary who acts on our customers behalf in arranging insurance. In assessing your insurance needs, to arrange insurance cover with insurers, we will provide you with full information on the insurance covers available on the policies we offer, we may advise you on such needs, arrange your insurance cover with insurers to meet your requirements, help you with future changes you may need to make and assist you to make a claim.

Our aim at all times is to conduct our business with integrity and to treat our customers fairly. To conduct our business with due skill, care and diligence and pay due and prompt regard to information supplied by our customers and to communicate with them in a manner that is clear, fair, and not misleading.

Whose products we offer: We offer products from a range of Insurers, but for some products we may only deal with a limited range of insurers (a panel) or only a single Insurer. We will inform you if this is the case.

What you will pay for our services: We usually receive a commission from the insurer with whom we place your business. We also receive commission for arranging finance agreements for the payment of premiums and we may also receive commission or fees for passing introductions to other professionals. Our income is in the form of commission from Insurers for the insurance contracts we place. Details of commissions received on business we place on your behalf are available subject to a written request. Please be aware that other taxes and /or costs may exist in relation to products and services offered by us which are not imposed by us, or payable through us. In addition, we normally make the following charges to cover the administration of your insurance:

Payment by Credit Card (premiums up to £499):	£ 3.00 per transaction
Payment by Credit Card (premium £500 & over):	2% per transaction
Returned/unpaid cheques	£ 25.00
Arranging new policies	£ No charge
Policy adjustments - additional premiums	£ 15.75
Policy adjustments - return premiums	£ 15.75
Policy cancellations	£ 15.75

You should be aware that refunds may take up to 60 days to be received by us from your insurer and we cannot release any money to you, or credit your account with us, until a refund is received by us.

Cancellations: In certain cases, where you are an eligible **consumer**, you may have a legal right to cancel your policy for any reason, subject to no claims having occurred, within a 14 day cooling-off period of receiving the full terms & conditions. You will always be advised where this Right applies. If you wish to cancel your policy we will need instructions in writing from the policyholder or a person authorised by the policyholder to do so. In the event of a policy in joint names written instructions from both parties will be required before cancellation can be effected. For other cancellations, beyond this 14 day period, a charge will apply for the period of cover provided and, in addition, we make an administration charge as detailed above.

If you wish to cancel a policy you must advise us in writing to our usual office address. It is essential that you return any certificate(s) of insurance or other official documents to us with your instructions to cancel, or within 7 days thereafter, to enable your request to be processed.

If your policy is on a minimum and deposit basis there will be no refund of premium available.

Your Duty to Give Information: When you apply for insurance, or need to amend your policy, we will ask a number of questions in order to properly assess the risk. It is your responsibility to provide complete and accurate information to us or your insurers verbally, in writing or by electronic means - when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance, whether or not the insurer asks for specific information. It is important that you ensure that all answers you give and statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate.

Please note that if you fail to disclose, or inaccurately disclose, any relevant information, or change in circumstances to us or your insurers verbally, in writing or by electronic means - which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may not be paid.

If we complete any form(s) on your behalf, including Statements of Fact documents, we will provide a copy to you. It is then your responsibility to check that the information we have recorded is true and accurate in every respect. We act as your agents in recording the information you provide but it remains your responsibility to check the truth and accuracy of this information. Please check, amend and initial where necessary and notify us of such changes immediately. You should not sign and date any such document until this has been done.

If you are a **consumer**, you are required to take reasonable care to ensure that you do not make any misrepresentation in the information you provide, and which we may record.

If you are a **commercial customer**, you are required to disclose all information that you know or believe to be material/ relevant. We cannot be expected to have knowledge of any information you do not draw to our attention even where such information may be in the public domain. Where you may be in doubt as to whether information is material/ relevant, it must be disclosed to us.

Policy Terms, Conditions and Warranties: These are set out in your policy documentation. We ask you to read them carefully, ensuring you fully understand them and are able to follow their requirements exactly. If not, please advise us immediately. Any breach of any policy terms, conditions or warranties may result in the invalidation/termination of your insurance cover from the date of any breach, and could mean that part or all of a claim may not be paid.

Please also be aware that it is your responsibility to ensure that all sums insured you request are adequate to avoid under-insurance (where a sum insured is insufficient to cover the maximum amount of loss or damage payable). Where under-insurance is identified, many insurers will apply average and reduce the full claim payment in proportion to the degree of underinsurance whilst other insurers policy wording can allow them to avoid the claim altogether where the under-insurance is significant.

Making a Claim: We have no authority to handle claims on behalf of insurers. You will find details of the claim reporting procedure in the policy documentation we provide at inception and renewal. Many policies are subject to conditions that require that each and every incident which may give rise to a claim (whether or not you consider yourself to blame) is reported promptly, and can also be subject to specific reporting time requirements.

Therefore if you are involved in an accident or have occasion to claim on your policy for any other reason, you must notify us immediately and we will promptly advise you of action required. You must not admit liability. You must continue to make monthly payments for your policy, if applicable. We reserve the right to withhold payment in respect of claims if payment of any premiums due are in default.

In circumstances where insurers communicate with us in respect to a claim you have made, we will notify you promptly of any request for information, and forward any claim payments to you when we receive them.

Renewing your policy: If you are a **consumer**, we will invite you to renew your policy no later than 21 days before its renewal date. If you are a **commercial customer**, we will invite you to renew your policy within good time before its renewal date.

If you wish to renew your policy, you must tell us before the renewal date. Some policies give no days of grace and, without your specific instructions, your insurance cover will come to an end. In addition, if you pay for your insurance cover under a payment plan, either directly with your insurer, or via Close Brothers Ltd., or Premium Credit Ltd., these payment arrangements will continue if you have not told us otherwise, and if you have also not given payment cancellation instructions to your bank. **IMPORTANT:** However, even though your premium payment arrangements could continue in these circumstances, your insurance cover **WILL NOT** automatically continue without your specific instructions to us prior to the policy renewal date.

What to do if you have a complaint: We aim to provide all our customers with a first class service. However, if you wish to register a complaint, please write to: The Managing Director, Peter James Insurance, 768-772 Hagley Road West, Oldbury, West Midlands B68 0PJ

If we are unable to resolve the issue to your satisfaction by the end of the next business day, we will formally investigate the matter. We will provide you with a copy of our full complaints procedure and respond to you promptly. We will keep you informed of the progress of your complaint and aim to make a final response to you within eight weeks or keep you informed as to why this is not possible. In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is promptly forwarded to them in writing.

If your business is a Micro-Enterprise, that is a small business with an annual turnover not exceeding £2m and fewer than 10 employees, the following information applies:

After our final response has been issued, if you still cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion. The FOS Consumer Helpline is on 0800 023 4567 and their address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Neither our Complaints Procedure nor referral to the Financial Ombudsman Service (where relevant) will affect your legal rights.

Are we covered by the Financial Services Compensation Scheme (FSCS): If Peter James Insurance is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim without any upper limit. This is increased to 100%, again with no upper limit, for compulsory insurances such as all motor insurances and for employers liability. Further information can be found on the FSCS website at www.fscs.org.uk by e-mailing enquiries@fscs.org.uk or phoning 020 7892 7300.

Language used/Law applying: The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract. This insurance shall be subject to English law.

Payment Options: We normally accept payment by guaranteed cheque or the following credit/debit cards: Visa, Mastercard, Maestro. We do not accept payment by American Express. You may be able to spread your payments through insurers instalment schemes, or a credit scheme which we have arranged with an established insurance premium finance provider. We will give you full information about your payment options and the appropriate finance agreement when we discuss your insurance in detail. Please Note: Your policy cover may cease if you fail to keep up payments on an instalment agreement or premium finance facility related to it.

Information on how we treat Payments You make to Us: Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums you pay to us as Agent of the Insurer, where you have the additional protection of insurance companies accepting that monies paid to us are treated as being received by them (Risk Transfer). All insurance premiums you pay to us are protected in an Insurance Broking Trust Account until we pay insurers. We retain any interest on premiums held by us in the course of arranging and administering your insurance.

STATEMENT OF INSURANCE

Policy number: **WH34395481**

Your Reference: **TOPX06WH01**

Date of issue: **10/04/2017**

Policyholder details

Proposer: **Mr P Tomlin**
 Address: **109 Elmcroft Avenue, London,
 E11 2BS**
 Date of birth: **14/06/1957**
 Occupation: **Chauffeur**

Premium details

Total Annual Premium: **£ 2386.74** inclusive of I.P.T (where applicable)
 premium also includes - Motor Legal Expenses
 - UK and European Breakdown Recovery (excluding home start)

Cover details

Period of cover: **14th April 2017 (00:00) hours to 13th April 2018 (23:59) hours**
 Type of cover: **Comprehensive**
 Use: **Social Domestic and Pleasure use and carriage of passengers for hire and reward in connection with a wedding or funeral.**
 Driving other cars: **Not Granted**
 Drivers: **Any driver aged over 25**

Vehicle details

Registered keeper: **Proposer**
 Vehicle owner: **Proposer**
 Overnight location: **Garaged**
 Garaging clause: Where applicable - Between the hours of 10pm and 6am if your vehicle is parked at or near your home or the garaging address and is not in a locked garage, you will not be covered for theft or malicious damage.

Make; Model; Year	Engine size (cc)	Reg Mark	Mileage P/A	Value (£)	Security devices fitted	Modifications	Overnight location
ROLLSROYCE SILVER CLOUD 1960	4887	725 AYW	Limit of: 3000	£25000 Agreed:No Excess: £300	None Disclosed	None Disclosed	Garaged
RollsRoyce 20/25 1936	3669	PSY 380	Limit of: 3000	£25000 Agreed:No Excess: £300	None Disclosed	None Disclosed	Garaged
DAIMLER DS420 LIMOUSINE 1991	4235	HRX 485	Limit of: 3000	£7000 Agreed:No Excess: £150	None Disclosed	None Disclosed	Garaged
RollsRoyce 25/30 1937	4257	DYO 400	Limit of: 3000	£25000 Agreed:No Excess: £300	Factory Fitted	None Disclosed	Garaged
DAIMLER DS420 LIMOUSINE 1990	4235	100 ART	Limit of: 3000	£7000 Agreed:No Excess: £150	None Disclosed	None Disclosed	Garaged
ROLLSROYCE SILVER WRAITH 1979	6750	EDX 90	Limit of: 3000	£8000 Agreed:No Excess: £150	Factory Fitted	None Disclosed	Garaged
DAIMLER Limousine 1997	3996	UHO 776	Limit of: 3000	£11000 Agreed:No Excess: £150	None Disclosed	None Disclosed	Garaged
ROLLSROYCE SILVER CLOUD LWB 1963	6230	912 FGW	Limit of: 3000	£40000 Agreed:No Excess: £350	None Disclosed	None Disclosed	Garaged

Vehicle Kept At:

All vehicles may be kept at Handsworth Avenue London E4 9PD

Vehicles may be kept at Hatch Lane London E4 6LQ

Vehicles May be kept at Hornchurch Road Greater London RM12 4TG

Vehicles may be kept at 64 Headley Drive Gants Hill IG2 6LX

vehicles may be kept at Margaret Way Ilford Greater London IG4 5DD

Details of main and named drivers

Personal details of all drivers. With regards to medical conditions this includes any physical handicap or infirmity, any diabetic, heart, circulatory, epileptic, mental or alcohol condition, impaired sight or hearing.

Drivers; Sex	Date of birth	Occupation	Licence type; Date Obtained	Medical conditions
Mr Philip Tomlin Male (Main driver)	14/06/1957	Chauffeur	Full Over 5 years	None Disclosed

Details of the claims, accidents or losses in the last 3 years for all drivers

Drivers	Date	Cause	Recovery Made
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Details of the convictions and fixed penalty offences in the last 5 years for all drivers
(including any pending convictions)

Drivers	Date	Code	Penalty points	Licence suspended	Suspension period
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Do you or any other driver on this policy have any non-motoring convictions? **None Disclosed**

IMPORTANT - PLEASE READ CAREFULLY
STATEMENT OF INSURANCE - IMPORTANT NOTES

This Statement of Fact forms part of your contract of insurance and should be kept with your insurance documents for the duration of your insurance contract. The information contained within this Statement of Fact is a record of the statements made and the information given by you in completing your application for insurance cover and will be held on our records. Such information is the basis upon which we have agreed to provide insurance cover.

You must answer all questions honestly and to the best of your knowledge and belief. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid. If a third party (such as an insurance broker) has completed this document on your behalf then you are responsible for checking that all questions have been answered correctly. It is therefore very important that you read the information contained in this Statement of Fact carefully to ensure that all details are correct.

You do not need to return this document unless there is any missing, incomplete or incorrect information, in which case you need to advise us on immediately. If any changes are made a revised Statement of Fact document will be issued to you and we will advise you if there are any changes to your insurance premium or to the terms and conditions of your insurance policy.

It is an offence under the Road Traffic Act to make any false statements or to withhold information for the purpose of obtaining a Certificate of Motor Insurance. Equity Red Star reserves the right to decline any proposal.

Declaration

I declare that the answers given on this document are true to the best of my knowledge and belief. I agree to accept the policy subject to the terms, conditions and exceptions contained within. I also declare that if a third party (such as an insurance broker) has completed this form on my behalf that I have checked that all of the questions have been answered correctly.

I understand that you will pass information I have provided on this form to the Motor Insurance Database (MID), the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft register for the purposes described below and consent to the data transfer.

Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. We pass information to the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd (IDS Ltd), the Motor Insurance Anti-Fraud and Theft Register operated by the Association of British Insurers, and the UK police. We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including Electronic Licensing, Continuous Insurance Enforcement, law enforcement (prevention, detection, apprehension and/or prosecution of offenders) and the provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com.

You should show this notice to anyone insured to drive the vehicle covered under this policy.

Data Protection

We may share information about you and the conduct of your account with other members of our group, affiliated companies and selected third parties to provide you with the service applied for; to assist in making lending decisions; to help resolve complaints; to prevent fraud (if false or inaccurate information is provided and fraud is suspected, this will be recorded); for audit or debt collection or so that services may be processed on your behalf. We may send you, telephone you or e-mail you information about our services and those of other members of our group, affiliated companies and services of carefully selected third parties, which we feel from the information we hold about you may interest you. If you do not wish to receive such information please write to us at the address shown. We will retain details for up to six years for the purpose of sending such information.

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Policy Summary

This is a summary of the policy and does not contain full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet when you receive it.

Name of Insurer

The insurer of this policy is Equity Red Star. ERS Syndicate 218 at Lloyd's is managed by Equity Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). ERS Syndicate Management Limited is registered in England and Wales with its registered address at 52-54 Leadenhall Street, London, EC3A 2BJ.

Type of Insurance and Cover

The Equity Red Star Specialist Vehicle Insurance protects you and your car with Comprehensive cover as accepted by you when we provided you with the quotation and as itemised in your policy schedule for a period of 12 months.

The definition of Wedding Hire is to provide transport to and from a wedding venue/reception for the bridal party/guests and then travel to a hotel if on the same day or airport for a honeymoon if following the actual wedding.

Significant features and benefits	Significant and unusual exclusions or limitations
Legal Liability for death or injury to any other person, including passengers	Unlimited
Legal Liability for damage to other people's property	The most we will pay for property damage is £20,000,000 for any claims arising out of one incident. We will pay up to £5,000,000 for any costs and expenses arising out of a claim/s arising from one incident.
Own Damage and fire and theft claims	Loss or damage to your car, its accessories and spare parts or its content by theft or attempted theft, or by a person taking and driving it without your permission if: 1 it has been left unlocked 1 it has been left with the keys in 1 reasonable precautions have not been taken to protect your car
Personal accident benefits	Limit of £2,500 per claim.
Medical Expenses	Limit of £50 per person and maximum £200 any one incident.
Personal effects cover	Limit of £50 any one incident
Increased Windscreen Excesses Applicable from 1st September 2011	Replacement Glass by Approved Repairer - £75 Replacement Glass by NON Approved Repairer - £125 Repair Excess by Approved Repairer - £10

Standard Excess

£150 - See Schedule and/or Statement of Insurance for specific excesses applicable

Note: Excesses are payable on all claims. If liability is not in dispute a recovery will be sought where possible.

Young Driver Excesses

Under 21	£250
21 to 24	£150
25 or over and has held a full licence for less than 12 months, or holds a provisional licence, or holds a licence issued by a country outside the European Union.	£100

How to Claim

If you need to make a claim, please refer to the key contact numbers overleaf.

Cancellation

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the general conditions section of the insurance document.

Your right to change your mind

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance premium Tax (IPT).

For information in relation to the following please see the **Terms of Business Agreement**

- | | | |
|--|----------------------|-------------------|
| 1 Complaints | 1 Duty of Disclosure | 1 Right to Cancel |
| 1 Financial Services Compensation Scheme | 1 Charges | |

Additional Cover Schedule

Note: This document does not contain full terms and conditions of the insurance contract. For full terms and conditions the policy document and schedule of insurance should be read together as one document.

Section 1 - Legal Protection Cover

This benefit will be underwritten by Brit Syndicate 2987 and administered by Arag Plc

- 1 Cover up to £100,000 for legal expenses including hire/repair following non fault accidents
- 1 Does not cover vehicle hire and legal representation not arranged by Arag Plc

Section 2 - European Breakdown and Accident Emergency Assistance

This benefit will be administered by Arag Plc and the claims handlers Call Assist

- 1 You are covered in countries where your motor insurance applies
- 1 You are not covered if the breakdown of the insured vehicle has resulted from lack of oil, fuel, or water
- 1 The maximum payable for Emergency Roadside Repairs and Vehicle Recoveries arising during the same trip abroad is £250. (Repatriation of vehicle and passengers is not restricted to this figure)
- 1 The maximum amount of claims that can be made in one insurance period is 6 and no more than 2 claims arising from the same identified fault.
- 1 The maximum payable in respect of claims or series of claims (including repatriation) arising during the same trip under insured events 4-11 (breakdowns elsewhere) is £3000.
- 1 Excludes vehicles over 24ft
- 1 Breakdowns must occur at least one mile from your home or where the vehicle is usually kept

Regulatory Details

Equity Red Star (Syndicate 218 at Lloyd's) is managed by Equity Syndicate Management Ltd.

Equity Red Star (Syndicate 218 at Lloyd's) is authorised by the the Prudential Regulator Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

ARAG plc, Call Assist Limited (our claims handlers) and Brit Syndicate 2987 at Lloyds and are authorised and regulated by the Financial Conduct Authority under registration numbers 452369, 304838 and 204930 respectively. ARAG plc is authorised to administer this insurance on behalf of Brit Syndicate 2987 at Lloyds which is managed by Brit Syndicates Limited (BSL). BSL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Equity Syndicate Management Ltd & Brit Syndicate 2987 & Arag Plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get further information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

Key contact numbers

Customer Services Monday to Friday 9am - 5pm	0121 506 6040	For your queries, including payment queries and to tell us about any changes to your policy
UK 24-hour Claim Helpline Available 7 days a week	0344 472 2945	For accident, theft and fire claims
European 24-hour Claim Helpline Available 7 days a week	++44 344 472 2945	For accident, theft and fire claims
Windscreens Available 7 days a week	0344 561 1934	To arrange the repair or replacement of your windscreen and other windows in your car by National, our recommended windscreen specialist
UK Breakdown Assistance Available 7 days a week	0330 303 1932	For UK breakdown assistance, if this is included on your policy
European Breakdown Assistance Available 7 days a week	++44 344 472 2945	For European breakdown assistance, if this is included on your policy
Motoring Legal Expenses Monday to Friday 9am - 5pm	0344 472 2945	For motoring legal protection.

90 Driving Exclusions: Any driver aged under 25 -

145 Increase Vehicle Excess: The Excess in respect of Vehicle Registration CBL19 is increased by £200 in respect of any claim made under Section 2 of your policy booklet, this is in addition to any other policy excesses.

CONTINUED OVERLEAF

POLICY SCHEDULE

ERS Syndicate 218 at Lloyd's is managed by Equity Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). ERS Syndicate Management Limited is registered in England and Wales with its registered address at 52-54 Leadenhall Street, London, EC3A 2BJ.

Equity Red Star Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get further information about the compensation scheme arrangements from the FSCS or by visiting the FSCS website at www.fscs.org.uk

CERTIFICATE OF MOTOR INSURANCE

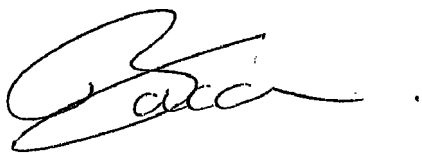
Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	725 AYW
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
4. Date of expiry of insurance	13th April 2018 at 23:59
5. Persons or classes of persons entitled to drive	Any person driving with the policyholders permission.
6. Limitations as to use	Use for Social, Domestic and Pleasure purposes and Private Hire, including the carriage of passengers for hire and reward (Private Hire means the letting of a vehicle supplied to the hirer direct from the policyholder's place of business). But excluding use for Public Hire and any business use (other than directly connected with a wedding or funeral), racing, pacemaking, use in any contest, reliability or speed trial, or use for any purpose in connection with the motor trade or carriage of goods for hire and reward.

The policy does not cover use for hiring, the letting on hire, the carriage of passengers or goods for hire or reward, racing, pacemaking, use in contest, reliability or speed trial, or use for any purpose in connection with the motor trade, except where included in 6 above.

We hereby certify that the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man and the Islands of Alderney, Guernsey and Jersey.

EQUITY RED STAR (Authorised Insurers)

Underwritten by For and on behalf of the Underwriter subscribing ERS52-54
Head Office - Leadenhall Street, London, EC3A 2BJ



Mark Bacon
Active Underwriter

Note: For full details of the insurance cover reference should be made to the policy.

Advice to Third Parties

Nothing contained in this certificate affects your right as a Third Party to make a claim. This policy applies to vehicles registered in the United Kingdom as described in the Certificate of Motor Insurance in respect of events occurring in all member countries of the European Union, Croatia, Iceland, Norway, Andorra and Switzerland (including Leichtenstein)
ERS Syndicate 218 at Lloyd's is managed by Equity Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). ERS Syndicate Management Limited is registered in England and Wales with its registered address at 52-54 Leadenhall Street, London, EC3A 2BJ.

CERTIFICATE

This Certificate of Motor Insurance is evidence that the insurance extends to the compulsory motor insurance requirements of the following.

- a. any member of the European Union
- b. Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile témoigne d'un contrat d'assurance émis en conformité avec les exigences d'assurance obligatoire de véhicules à moteur de

- a. tout pays membre de l'Union Européenne
- b. la Croatie, l'Islande, la Norvège, l'Adorre et de Suisse (y compris le Liechtenstein)

Dieser Kfz.-Versicherungsbestätigung bildet den Nachweis dafür, dass diese Versicherung die Erfordernisse der obligatorischen Motorfahrzeugversicherungsgesetze in den folgenden Ländern erfüllt

- a. alle mitgliedstaaten der Europäischen Union
- b. Kroatien, Island, Norwegen, Andorra und die Schweiz (einschliesslich Lichtenstein)

Este certificado de Seguro de automóviles testimonia una póliza de seguro emitida en conformidad con las leyes de seguro obligatorio en relación con el uso de vehículos automoviles de

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CERTIFICATE OF MOTOR INSURANCE

Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	PSY 380
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
4. Date of expiry of insurance	13th April 2018 at 23:59
5. Persons or classes of persons entitled to drive	Any person driving with the policyholders permission.
6. Limitations as to use	Use for Social, Domestic and Pleasure purposes and Private Hire, including the carriage of passengers for hire and reward (Private Hire means the letting of a vehicle supplied to the hirer direct from the policyholder's place of business). But excluding use for Public Hire and any business use (other than directly connected with a wedding or funeral), racing, pacemaking, use in any contest, reliability or speed trial, or use for any purpose in connection with the motor trade or carriage of goods for hire and reward.

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CERTIFICATE OF MOTOR INSURANCE

Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	HRX 485
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
4. Date of expiry of insurance	13th April 2018 at 23:59
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CERTIFICATE OF MOTOR INSURANCE

Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	DYO 400
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
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CERTIFICATE OF MOTOR INSURANCE

Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	100 ART
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
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CERTIFICATE OF MOTOR INSURANCE

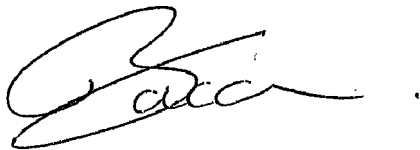
Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	EDX 90
2. Name of policyholder	Mr P Tomlin
3. Effective date of the commencement of insurance for the purpose of the relevant law	14th April 2017 at 00:00
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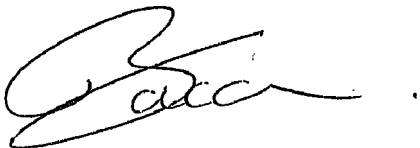
Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	UHO 776
2. Name of policyholder	Mr P Tomlin
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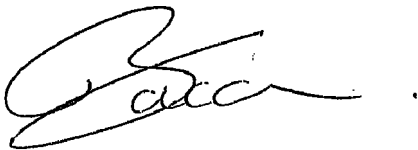
Certificate and Policy Number:	WH34395481
1. Registration mark of vehicle(s)	912 FGW
2. Name of policyholder	Mr P Tomlin
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- a. any member of the European Union
- b. Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile témoigne d'un contrat d'assurance émis en conformité avec les exigences d'assurance obligatoire de véhicules à moteur de

- a. tout pays membre de l'Union Européenne
- b. la Croatie, l'Islande, la Norvège, l'Adorre et de Suisse (y compris le Liechtenstein)

Dieser Kfz.-Versicherungsbestätigung bildet den Nachweis dafür, dass diese Versicherung die Erfordernisse der obligatorischen Motorfahrzeugversicherungsgesetze in den folgenden Ländern erfüllt

- a. alle mitgliedstaaten der Europäischen Union
- b. Kroatien, Island, Norwegen, Andorra und die Schweiz (einschliesslich Lichtenstein)

Este certificado de Seguro de automóviles testimonia una póliza de seguro emitida en conformidad con las leyes de seguro obligatorio en relación con el uso de vehículos automoviles de

- a. todos los países miembros de la Unión Europea
- b. Croacia, Islandia, Noruega, Andorra y Suiza (incluido Liechtenstein)

Questo certificato di assicurazione di veicoli a motore sta a comprovare una polizza di assicurazione emessa in conformità con le leggi della responsabilità obbligatoria relativa all'uso di automezzi di

- a. tutti i paesi membri dell'Unione Europea
- b. Croazia, Islanda, Norvegia, andorra e Svizzera (incluso Liechtenstein)

Mr Philip Tomlin
109 Elmcroft Avenue
London

Your Reference: TOPX06WH01/PDJ

E11 2BS

Date: 10/04/2017

Dear Mr Tomlin

Please find enclosed your Wedding Liability policy documentation. We trust that you will find this to be in order. Please keep these documents in a safe place along with your Policy and Certificate of Motor Insurance.

Please note that as part of the ongoing development of our facilities your Insurance is transacted via Pen Underwriting Limited who have placed this facility with the Insurers shown within your policy wording under the title 'Underwriters'. These Insurers have A rated security and financial strength.

The policy terms, exceptions and conditions are unaltered.

Yours sincerely

Peter James Insurance

SCHEDULE OF INSURANCE

Contract Number : OIMCC160089
Policy No : TOPX06WL02OIMCC160089

The Insured : Mr Philip Tomlin
Address : 109 Elmcroft Avenue
London

E11 2BS

Period of Insurance from : 14th April 2017 **to:** 13th April 2018

Business Description : Wedding & Funeral Hire
Number of Vehicles : 8

SECTION - 1 EMPLOYERS LIABILITY - INSURED

Description - Limits of Indemnity

£10,000,000 any one occurrence

£5,000,000 any one occurrence in respect of injury occurring offshore

£5,000,000 any one occurrence in respect of terrorism

SECTION - 2 PUBLIC LIABILITY - INSURED

Description - Limits of Indemnity

Limit of Indemnity of £5,000,000 any one occurrence or series of occurrences arising from any one event and unlimited in aggregate in the Period of Insurance.

Excess: The Assured shall bear the following amount of each and every claim in respect of Third Party Property Damage

Section 2: £250.00 each and every loss

Broker: Stewart Miller Insurance, 768 Hagley Road West, Oldbury, West Midlands, B68 0PJ

Insurance is provided by this certificate during the period of insurance stated above only in respect of those sections where the word 'Insured' is shown. Where there is no insurance the words 'Not Insured' are shown.



Peter James (underwriter) on behalf of Peter James Insurance, 772 Hagley Road West, Oldbury, West Midlands B68 0PJ.

This certificate has been issued in accordance with authority granted by Underwriters.

Date: 10/04/2017

Stewart Miller Insurance is Authorised and Regulated by the Financial Conduct Authority (FCA No. 310218).

Ref: TOPX06WH01

Policy Summary - Special Occasion Car Hirers Liability

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Liability Insurance. The full terms and conditions can be found in your policy document.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits This policy provides cover against:	Significant and Unusual Exclusions or Limitations
<p>Section 1 - Employers Liability</p> <p>Bodily injury including illness and disease sustained by any employee which arises out of their employment</p>	<p>Injury caused by a vehicle registered under the Road Traffic Acts</p>
<p>Section 2 - Public Liability</p> <p>Accidental Bodily Injury to any person or accidental loss of or damage to Property in connection with the business</p>	<ul style="list-style-type: none"> * Loss or damage to Property belonging to the Insured. * Ownership, possession or use of any mechanically propelled vehicle, aircraft or aerial devices under the control of the Insured. * Any workmanship, repairs, alterations or conversions carried out by the Insured or their employees * Loss or damage to property being worked upon. * Goods sold, supplied, manufactured or repaired. * Arising from the use of any burning or welding equipment. * Bodily Injury sustained by the Insured and Employees
<p>For full details of the coverage you must read your insurance document</p>	<p>You should refer to your policy wording for full details of all exclusions applicable to your policy.</p> <p>You may have to pay the first amount of any claim the amount is shown in the schedule as excess.</p>

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full

Claims:

We offer a dedicated handling service to all our insured clients. In the event of a claim you are advised to contact:-

Liability Injury Claims
 Telephone: 0330 1006479
 Email: pen.liabilityclaims@uk.rsagroup.com

Liability Third Party Property Damage Claims
 Telephone: 0330 1008459
 Email: liability.claims.manchester@ukrsagroup.com

Complaints Procedure

If you have a Complaint which relates to either Your Policy or to a claim which you have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next business day. If Your broker is unable to deal with your concerns the matter will be forwarded onto Your Insurer via your Insurance provider, who is:-

Peter James Esq
 Peter James Insurance
 772 Hagley Road West
 Oldbury
 West Midlands
 B68 0PJ
 Telephone: 0121 506 6040

Whilst reviewing your complaint Your Insurer will:

- * Acknowledge Your complaint promptly
- * Investigate Your complaint quickly and thoroughly
- * Keep You informed of the progress of your complaint
- * Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received. If You are unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 0800 0234567 (for landline users)
Telephone: 0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

Insurers are covered by the FSCS. This means that You may be entitled to compensation from the scheme in the unlikely event that Insurers cannot meet their obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7 QU Tel: 0207 7241 4100 Fax: 0207 741 4101 or www.fscs.org.uk.

Special Occasion Car Hirers Liability Policy Wording

Please read this insurance document carefully to make sure it meets Your needs.

Keep this insurance document in a safe place.

Important Helplines

Claims

We offer a dedicated Claims Handling Service to all our Insured Clients. In the event of a claim you are advised to contact:-

Liability Injury Claims

Telephone: 0330 1006479

Email: pen.liabilityclaims@rsagroup.com

Liability Third Party Property Damage Claims

Telephone: 0330 1008459

Email: liabilityclaims.manchester@ukrsagroup.com

SPECIAL OCCASION CAR HIRERS LIABILITY POLICY WORDING

GENERAL DEFINITIONS APPLICABLE TO THIS INSURANCE

PROPOSAL

Any proposal and/or declaration and any information in addition to or in substitution of such proposal or declaration supplied to the Underwriters by or on behalf of the Insured.

THE UNDERWRITERS

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance plc(No. 93792) is registered in England and Wales, St Mark's Court,Chart Way, Horsham,West Sussex, RH12 1XL

AIG Europe Ltd

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB

Covea Insurance plc, Registered in England and Wales No 613259

Registered Office, Norman Place, Reading ,RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

BUSINESS

The business specified in the Schedule

THE INSURED

The firm, company or individual named in the Schedule trading as a wedding, funeral and special occasion car hirer

THE INSURANCE

The entirety of the policy of insurance specified in the Schedule and/or contained in any and all endorsements or amendments forming part of the policy (whether or not such endorsements or amendments are agreed prior to the policy of insurance coming into force or at any time thereafter). All references to the terms of this Insurance shall be construed as references to the entire policy, including all terms, conditions, warranties, exclusions, sums insured, excesses, deductibles, limits, schedules, endorsements, amendments and any other written contractual provisions that form part of the policy.

THE SCHEDULE

The Schedule specifying the terms and extent of this Insurance

LIMIT OF INDEMNITY

The limit specified in the Schedule as applying to the relevant Section of this Insurance

THE PREMISES

The Address(es) specified in the Schedule.

EXCESS

The first part of each and every loss which the Insured must bear after the application of any condition of average.

PERIOD OF INSURANCE

the length of time for which this insurance is in force, as shown in the Schedule and for which the Insured has paid and the Underwriters have accepted a premium.

DAMAGE(D)

Save where expressly provided otherwise, loss, destruction or damage to the Property Insured

UNLAWFUL ASSOCIATION

Any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Terrorism Act 2000 or any similar legislation.

TERRORISM

An act of any person or groups of persons acting on behalf of, or in the name of, or in support of, or in connection with any organisation, association or affiliation of persons which carries out activities directed towards the overthrowing or influencing by force, destruction or violence or by the threat of force, destruction or violence, any government or political institution.

TERRITORIAL LIMITS

The United Kingdom of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

GENERAL EXCLUSIONS APPLICABLE TO THIS INSURANCE

Notwithstanding anything to the contrary, this Insurance does not cover:

1. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. Loss or destruction of or damage to any property in Northern Ireland or loss resulting therefrom caused by or happening through or in consequence of
 - a) civil commotion;
 - b) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association.

If the Underwriters allege that by reason of the provisions of this exclusion any loss destruction or damage is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.

3. Loss, destruction or damage directly caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss, destruction or damage attributable solely to the change in the water table level.
5. Loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever.

Nevertheless:

- a) if fire is not excluded from this Insurance and a fire arises directly or indirectly from seepage and/or pollution and/or contamination, any loss or damage otherwise insured under this Insurance arising directly from that fire shall (subject to all other terms of this Insurance) be covered.
- b) if Property Insured is the subject of direct physical loss or damage for which Underwriters have paid or agreed to pay then this Insurance (subject to all other terms of this Insurance) insures against direct physical loss or damage to the Property Insured hereunder caused by seepage and/or pollution and/or contamination resulting from the original physical loss or damage.

PROVIDED that neither paragraph (a) or (b) above shall include the costs of decontamination or removal of water, soil or any other contaminated substance...

It is a condition precedent to Underwriters liability under paragraph (b) above that the Insured shall give written notice to the Underwriters of intent to claim loss or damage under paragraph (b) NO LATER THAN 12 MONTHS AFTER THE DATE OF THE ORIGINAL PHYSICAL LOSS OR DAMAGE.

6. Expenses, fines, penalties or costs incurred or sustained by the Insured or imposed on the Insured which result from the order of any government agency, court or any other authority, in connection with any kind or description of environmental impairment including seepage or pollution or contamination from any cause.
7. Loss of or damage to:
 - a) money, cheques, stamps, bonds, credit cards or securities of any description;
 - b) precious stones, precious metals, bullion, furs, curiosities, works of art or rare books;
 - c) goods held in trust or on commission, documents, manuscripts, business books, computer systems records, explosives unless specifically provided for in this Insurance.
8. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Including loss, damage, cost or expense of whatsoever nature directly or indirectly caused, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

If Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

GENERAL CONDITIONS APPLICABLE TO THIS INSURANCE

1. IDENTIFICATION

Unless otherwise stated or required by the context any word or expression to which a specific meaning has been attached in any part of this Insurance shall bear the same meaning wherever it may appear.

MISREPRESENTATION, MISDESCRIPTION OR NON-DISCLOSURE

You must make a fair presentation of the risk in a manner which would be reasonably clear and accessible before entering into this policy including

If you knew you did not provide a fair presentation of the risk or if you did not care whether you made a fair presentation of the risk we may void this policy and retain all premiums and you shall reimburse us in respect of all payments made by us

In all other cases if you did not provide a fair presentation of the risk our rights are set out below.

- 1 If we would not have entered into this policy if you had made a fair presentation of the risk we may void this policy and return all premiums to you and you shall reimburse us in respect of all payments already made by us.
- 2 If we would have entered into this policy but on different terms other than as to premium this policy will be treated as if it had been entered into on those different terms.
- 3 In addition if we would have entered into this policy but would have charged a higher premium we may reduce proportionately the amount to be paid on any claim by reference to the calculation below in which "x" represents the percentage of the full value of the claim that we shall be required to pay.

$x = \text{premium charged} \div \text{the premium that would have been charged if you made a fair presentation of the risk multiplied by } 100$

If we would have charged a higher premium and would have entered into the policy on different terms both paragraphs 2 and 3 above shall apply

2. CONDITIONS, PRECEDENTS AND WARRANTIES

It is a condition precedent to our liability that you comply with all terms, conditions and exclusions of this policy insofar as they relate to anything to be done or complied with by you.

Where:

- (i) there has been a failure to comply with a term (express or implied) of this policy, other than a term which defines the risk as a whole;
and
- (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if the insured shows that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred,

If you breach any warranty in this policy, our liability under the policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). We will have no liability to the insured for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended.

3. ALTERATIONS

If after the commencement of this Insurance there is any material alteration to the risks insured by this Insurance which is subject in any respect to the power or control of the Insured (whether directly or indirectly), Underwriters shall not be liable for any claim under this Insurance that arises out of, relates to, results from or is connected with any such materially altered risk unless the Underwriters have been notified of such alteration and have agreed in writing to accept liability for the materially altered risk subject to such terms as they see fit.

In respect of any other material alteration to the risks insured the Insured shall notify the Underwriters immediately, and pay an additional premium if required.

4. ENDORSEMENTS

Every endorsement shall from the time that the endorsement attaches apply and continue to be in force during the whole currency of this Insurance and non-compliance with any such endorsement whether it increases the risk or not shall be a bar to any claim.

5. CANCELLATION

This Insurance may be cancelled at any time at the request of the Insured in writing to the Intermediary who effected the Insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining the premium calculated at the Underwriters then current rates for short term insurance. This certificate may also be cancelled by or on behalf of the Underwriters by 14 days notice given in writing to the Insured at his last known address, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining pro rata premium. Notice shall be deemed to be duly received in the course of the post if sent by pre paid letter-post properly addressed.

6. REASONABLE CARE

The Insured shall: -

- a) take all reasonable precautions for the safety of the Property Insured;
- b) take all reasonable precautions to prevent loss, destruction, damage, accident or injury;
- c) comply with all statutory requirements and other safety regulations imposed by any authority;
- d) take all precautions to minimise the costs of claims or legal proceedings.

7. ARBITRATION

If any difference should arise as the amount to be paid under this Insurance (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions governing arbitration. Where any difference is by this condition to be referred to arbitration the making of an award shall be a **condition precedent to any right of action against the Underwriters.**

8. CLAIMS CONDITIONS

Save to the extent that it is expressly provided to the contrary in each of the Sections the Insured shall comply with the following:-

- a) On the happening of any loss, destruction, damage, accident or injury which may give rise to a claim the Insured shall give immediate notice thereof in writing to the Underwriters.
- b) **It is a condition precedent to liability** under the Insurance that:
 - i) the Insured shall within 30 days after any loss, destruction, damage, accident or injury (7 days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances), or such further time as the Underwriters may in writing expressly allow, at the expense of the Insured deliver to the Underwriters a claim in writing containing as particular an account as may be reasonably practicable of the accident, injury or any articles or portions of property lost, destroyed or damaged and of the amount of damage thereto, together with details of all other insurances on the Property Insured or in respect of any other risks hereby insured; and
 - ii) the Insured shall give to the Underwriters all such proofs and information with respect to the claim as may reasonably be required together with (if demanded) a statutory declaration of the truth of the claim and of any matters connected therewith.
- c) The Insured shall send to the Underwriters immediately on receipt any writ, summons or other legal process issued or commenced against the Insured.
- d) The Insured shall not negotiate, pay, settle, admit or repudiate any claim without the written consent of the Underwriters.

9.FRAUD

If any claim under this policy is in any respect fraudulent or if any fraudulent means be used by you or anyone acting on your behalf to obtain any benefit under this policy or if any damage be occasioned by the wilful act or with your connivance we may terminate this policy with effect from date of the fraudulent or wilful act and we shall not be liable to provide an indemnity in respect of the claim and will be entitled to recover any amounts already paid in respect of the claim and we shall not be liable to provide an indemnity in respect of the claim and will be entitled to recover any amounts already paid in respect of the claim and we shall not be liable to provide an indemnity in respect of any act, event, claim or incident after such date and we shall be entitled to retain all premiums paid in respect of the policy.

10.SUBROGATION

Any claimant under this Insurance shall at the request and at the expense of the Underwriters do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Underwriters, for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties, to which the Underwriters shall be or would become entitled or subrogated upon them paying for or making good any loss, destruction or damage, accident or injury under this Insurance whether such acts and things shall be or become necessary or required before or after indemnification by the Underwriters.

11.DISCHARGE OF LIABILITY

The Underwriters may at any time pay the Limit of Indemnity or the Sum Insured (after the deduction of any sum already paid) or any lesser amount for which a claim can be settled and shall be under no further liability except for payment of costs or expenses incurred prior to the date of payment.

12.CONTRIBUTION

If in respect of any loss, destruction or damage, legal costs and expenses or liability covered by this Insurance there shall be in existence any other insurance of any nature providing indemnity to the Insured for such loss, destruction or damage, legal costs and expenses or liability whether effected by the Insured or not then the liability of the Underwriters shall be limited to their rateable proportion thereof, except as stated herein to the contrary. If any such other Insurance shall be subject to any condition of average this Insurance, if not already subject to any condition of average, shall be subject to average in like manner. If any other insurance effected by or on behalf of the Insured is expressed to cover any of the Property Insured but is subject to any provision whereby it is excluded from ranking concurrently with this Insurance, either in whole or in part, or from contributing rateably to the loss or destruction or damage, the liability of the Underwriters hereunder shall be limited to such proportion of the loss or destruction or damage as the sum hereby insured bears to the value of the Property Insured.

13.RIGHTS OF THE UNDERWRITERS

On the happening of any loss, destruction or damage in respect of which a claim is or may be made under this Insurance, the Underwriters and every person authorised by the Underwriters may without thereby incurring any liability and without diminishing the right of the Underwriters to rely upon any term of this Insurance enter, take or keep possession of the building or premises where the loss, destruction or damage has happened and may take possession of or require to be delivered to them any of the Property Insured and may keep possession of and deal with such property for all reasonable purposes and in any reasonable manner. This condition shall be evidence of the leave and licence of the Insured to the Underwriters so to do. It is a **condition precedent to liability** under this Insurance that the Insured shall comply immediately with the requirements of the Underwriters under this condition The Insured shall not in any case be entitled to abandon any property to Underwriters whether taken possession of by Underwriters or not.

14.LAW APPLICABLE TO CONTRACT

It is a condition precedent to liability under this Insurance that in the event of a dispute relating to the validity or avoidance of this Insurance or to the interpretation of any of its terms or to the recoverability of any sums pursuant to this Insurance, such dispute shall be interpreted according to English law and courts of England and Wales only shall have jurisdiction. The premium for

this insurance has been calculated accordingly and no consideration has been paid in respect of sums payable as a result of interpretation outside the jurisdiction of such courts.

SECTION 1 EMPLOYERS' LIABILITY

DEFINITIONS APPLICABLE TO SECTION 1

INSURED

- a) The first named party in the Schedule
- b) Any Subsidiary Company of the first named party which is named in the Schedule operating in or from premises in Great Britain Northern Ireland the Channel Islands or the Isle of Man
- c) At the written request of the Insured and with written agreement of the Underwriters
 - i) any director or Employee of the Insured while acting on behalf of or in the course of his employment or engagement by the Insured in respect of liability for which the Insured would have been entitled to indemnity under this Insurance if the claim against any such person had been made against the Insured
 - ii) any officer member or Employee of the Insured's social sports or welfare organisation or fire first aid or ambulance service in his respective capacity as such
 - iii) any director partner or senior official of the Insured in respect of private work carried out by any Employee of the Insured for any such person with the consent of the Insured
- d) In the event of the death of the Insured the personal representatives of the Insured in respect of liability incurred by the Insured provided that such person shall as though he were the Insured observe fulfil and be subject to the terms of this Insurance as far as they can in law apply

BUSINESS shall mean the description shown in the Schedule and

- a) The ownership repair and maintenance of the Insured's own property
- b) The provision and management of canteen social sports and welfare organisations for the Insured's Employees
- c) The provision and management of first aid fire and ambulance services
- d) Private work carried out with the written consent of the Insured for any director partner or senior official of the Insured by an Employee of the Insured and no other for the purposes of this Insurance

BODILY INJURY

Death bodily injury illness a or disease false imprisonment or false eviction) mental injury mental anguish or nervous shock but not defamation

EMPLOYEE

- a) Any person under a contract of service or apprenticeship with the Insured
- b) Any labour master or labour only sub-contractor or person supplied by any of them
- c) Any self-employed person providing labour only
- d) Any person under a contract of service or apprenticeship with another employer and who is hired to or borrowed by the Insured
- e) Any person participating in any Government or otherwise authorised work experience training study exchange or similar scheme, in all cases whilst working for the Insured in connection with the Business

LIMIT OF INDEMNITY

The liability of the Underwriters for all damages payable by the Insured under this Section to any claimant or number of claimants in respect of any one claim or all claims of a series arising out of one occurrence shall not exceed the amount specified in the Schedule inclusive of all costs and expenses except arising from the following causes where the most the Underwriters will pay is £5,000,000 for any one claim against the Insured or series of claims against the Insured arising out of such cause:

- a) Radioactive Contamination and Nuclear Assemblies
- b) War
- c) Terrorism
- d) Asbestos

The amount shall be inclusive of:

- i) All legal costs and other expenses incurred by any claimant or claimants.
- ii) All legal costs and other expenses incurred in defending any claim or claims.

Where the Underwriters agree to indemnify more than one party then nothing in this policy shall increase the Underwriters liability to pay any amount in respect of one claim or series of claims in excess of the amount stated above and in the Schedule

COVER THE INDEMNITY PROVIDED

The Assureds legal liability for bodily injury sustained by any employee which arises out of and in the course of his employment by the Insured in connection with the Assureds business.

The Underwriters will pay:

- * All sums the Insured becomes legally liable to pay for any claim for damages settled or defended with the Underwriters consent
- * Claimants costs and expenses
- * All costs and expenses the Insured incurs with the Underwriters consent in defending any claim for damages

RIGHTS OF RECOVERY

Notwithstanding any terms to the contrary, the indemnity granted by this Insurance is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney, and offshore installations in territorial waters around Great Britain and its Continental Shelf, BUT the Insured shall repay to the Underwriters all sums paid by the Underwriters which the Underwriters would not have been liable to pay under the full terms of this Insurance (except for this clause) but for the provisions of such law

EXCLUSIONS

The Underwriters shall not indemnify the Insured under this Sub-Section against liability

- a) For Bodily Injury sustained by any Employee of the Insured whilst
 - i) carried in or upon or entering or getting on to or alighting from any vehicle caused by, or arising out of, the use by the Insured of a vehicle on a road, road, use and vehicle having the same meanings as in Part VI of the Road Traffic Act 1988 or any replacement road traffic legislation
 - ii) offshore
- b) Arising out of Terrorism except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-Limit of Indemnity of £5,000,000 shall apply.

SECTION 2 PUBLIC LIABILITY

DEFINITIONS APPLICABLE TO SECTION 2

INSURED

- a) The first named party in the Schedule
- b) Any Subsidiary Company of the first named party which is named in the Schedule operating in or from premises in Great Britain Northern Ireland the Channel Islands or the Isle of Man
- c) At the written request of the Insured and with written agreement of the Underwriters
 - i) any director or Employee of the Insured while acting on behalf of or in the course of his employment or engagement by the Insured in respect of liability for which the Insured would have been entitled to indemnity under this Insurance if the claim against any such person had been made against the Insured
 - ii) any officer member or Employee of the Insured's social sports or welfare organisation or fire first aid or ambulance service in his respective capacity as such
 - iii) any director partner or senior official of the Insured in respect of private work carried out by any Employee of the Insured for any such person with the consent of the Insured
- d) In the event of the death of the Insured the personal representatives of the Insured in respect of liability incurred by the Insured provided that such person shall as though he were the Insured observe fulfil and be subject to the terms of this Insurance as far as they can in law apply

BUSINESS shall mean the description shown in the Schedule and

- a) The ownership repair and maintenance of the Insured's own property
- b) The provision and management of canteen social sports and welfare organisations for the Insured's Employees
- c) The provision and management of first aid fire and ambulance services
- d) Private work carried out with the written consent of the Insured for any director partner or senior official of the Insured by an Employee of the Insured and no other for the purposes of this Insurance

BODILY INJURY CHANGE

Death bodily injury illness a or disease false imprisonment or false eviction mental injury mental anguish or nervous shock but not defamation

LIMIT OF INDEMNITY

The liability of the Underwriters for all damages payable by the Insured under this Section to any claimant or number of claimants in respect of any one claim or all claims of a series arising out of one occurrence shall not exceed the amount specified in the Schedule inclusive of all costs and expenses

COVER - THE INDEMNITY PROVIDED

The Insureds legal liability for:

- * Accidental bodily injury to any person
- * Accidental loss of or damage to material property of any person

The Underwriters will pay:

- * All sums the Insured becomes legally liable to pay for any claim for damages settled or defended with the Underwriters consent
- * Claimants costs and expenses
- * All costs and expenses the Insured incurs with the Underwriters consent in defending any claim for damages.

happening anywhere within the Geographical Limits during the Period of Insurance

Extensions

1. If the Insured so requests the Underwriters will indemnify the following parties
 - a) Any officer or committee member or other member of the Insureds canteen social sports or welfare organisations or ambulance first aid or fire services against liability incurred in such capacity
 - b) Any partner director or Employee of the Insured against liability incurred in such capacity and in respect of which the Insured would have been entitled to indemnity under this policy if the claim had been made against the Insured.As though each such party was individually named as the Insured in this policy.

2. Indemnity to Principal

The Underwriters will subject otherwise to the terms EXCLUSIONS conditions and endorsements of this Insurance indemnify the Insured under Option 1 against liability in respect of Bodily Injury or loss of or damage to Property as follows:-

To the extent that any contract or agreement entered into by the Insured with any principal so requires the Underwriters will

- a) Indemnify the Insured against liability assumed by the Insured
- b) Indemnify the principal in like manner to the Insured in respect of the liability of the principal arising out of the performance by the Insured of such contract or agreement provided that
 - i) the conduct and control of claims is vested in the Underwriters
 - ii) the principal shall observe fulfil and be subject to the terms conditions and endorsements of this Insurance so far as they can apply
 - iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause

- iv) the indemnity granted under Section 1 shall only apply in respect of liability to any person who is an Employee of the Insured

Where any indemnity is provided to any principal the Underwriters will treat each principal and the Insured as though a separate insurance had been issued to each of them provided that nothing in this clause shall increase the liability of the Underwriters to pay any amount in respect of any one claim or during any one Period of Insurance in excess of the amount stated in the Limits of Indemnity.

GEOGRAPHICAL LIMITS

- a) Great Britain Northern Ireland the Channel Islands or the Isle of Man or in connection with offshore installations within the Continental Shelf around those countries
- b) Elsewhere in the World arising out of temporary visits by employees.
- i) ordinarily resident in any of the aforesaid countries
- ii) engaged in non-manual work

EXCLUSIONS APPLICABLE TO SECTION 2

1. No indemnity shall be given for loss of or damage to Property belonging to the Insured or in the custody or control of the Insured or of any Employee of the Insured other than
- a) Employees' or Visitors' Property
- b) Any premises including contents not being premises leased or rented to the Insured which are temporarily occupied by the Insured for the purpose of carrying out work in or to such premises
2. Notwithstanding the Indemnity provided under this insurance no Indemnity will be given arising from the ownership possession or use under the control of the Insured or of any Employee of the Insured in respect of Bodily Injury or loss of or damage to Property carried in or upon or entering or getting on to or alighting from any vehicle where compulsory insurance or security is required by any road traffic legislation and the Insured is not entitled to indemnity under any other policy of indemnity or insurance
3. Any offshore activity
4. No indemnity shall be provided from liability caused or arising out of the ownership or use of any aircraft or other aerial devices hovercraft or watercraft (other than watercraft or sailing craft not exceeding six metres in length)
5. The Underwriters shall not indemnify the Insured in respect of any liability caused by any Goods after they have ceased to be in the custody or control of the Insured other than food or drink supplied primarily for the use of Employees or for entertainment purposes.
6. No indemnity shall be provided for liability arising from professional advice given by the Insured for a fee or in circumstances where a fee would normally be charged.
7. Loss of or damage to any goods or other property sold supplied delivered installed or erected by the Insured
8. No indemnity shall be given in respect of any judgement award or settlement made within countries which operate under the laws of the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement, award or settlement either in whole or part) unless the Insured has requested that there shall be no such limitation and has accepted the terms offered by Underwriters in granting such cover which offer and acceptance must be signified by specific endorsement to the Insurance.
9. The Underwriters shall not indemnify the Insured under this Insurance against any liability, which is assumed by the Insured by agreement (other than liability arising out of a condition of endorsement of goods implied by law) unless such liability would have attached in the absence of such agreement
10. The Underwriters shall not indemnify the Insured under this Insurance against liability for
- (a) Punitive or exemplary damages
- (b) Multiplied damages
11. The Underwriters shall not indemnify the Insured against liability directly or indirectly caused by or arising out of pollution or contamination of buildings or other structures or of water or land or the atmosphere but this exception shall not apply in respect of pollution or contamination caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the Period of Insurance.
12. The Underwriters shall not indemnify the Insured under Sub-Sections 2 or 3 against liability for damages, direct or consequential, on account of Bodily Injury, or loss or damage to Property:
- a) Arising out of, resulting from, caused by, contributed to, or in any way related to any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or
- b) Associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens.
- Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.
13. The Underwriters shall not indemnify the Insured under this Section in respect of injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
14. Tour Operators Liability Exclusion - Underwriters shall not be liable in respect of injury loss or damage assumed under the EC Directive 90/314 (Article 5), the UK Package Travel Regulations 1992 or any other subsequent amendments.
15. The Underwriters shall not indemnify the Insured against liability arising from servicing and repair of vehicles involving safety critical parts defined as brakes, steering, suspension, wheels, tyres and any part of the vehicle which involves structural integrity is unless emergency roadside repairs are required to enable the vehicle and passengers to be moved to a safe place.

CLAIMS PROCEDURE

To make a claim under this Policy please telephone the appropriate number listed on the Important Helplines Section of this Policy.

1) Your Obligations

On learning of any circumstances likely to give rise to a claim or on receiving verbal or written notice of any claim You must:

- a) tell the Insurer as soon as reasonably possible and give the Insurer all the assistance they may reasonably require;
- b) tell the Police as soon as reasonably possible if the Damage is due to any actual or suspected criminal act;
- c) send to the Insurer immediately any intimation of a claim from a third party, writ, summons or other legal proceedings issued against You;
- d) supply, at Your own expense, full details of the claim in writing within the following periods:
 - i) 7 days for Damage by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, theft or political disturbances or vandals or malicious people;
 - ii) 30 days after the expiry of the Indemnity Period under Section 2 Business Interruption; and
 - iii) 30 days after any other Damage, interruption or Bodily Injury;
- e) provide all the help and assistance and co-operation required by the Insurer in connection with any claim to include supplying, as soon as reasonably practicable, any supporting evidence and information that they require;
- f) take action following circumstances likely to give rise to a claim to:
 - i) minimise the Damage;
 - ii) prevent further Injury or Damage; and
 - iii) avoid interruption with the Business.

2) Negotiations

You must not admit, deny, negotiate or settle any claim without the Insurers written consent.

The Insurer will not pay any claim if their position is prejudiced for any reason as a result of Your failure to comply with 1) or 2) above.

3) The Insurers rights

- a) The Insurer has the right to take over the defence or settlement of a claim against You by another person.
- b) The Insurer has the right to the salvage of any Property Insured.
- c) The Insurer has the right to enter the building where the Damage has happened, and to take and keep any of the Property Insured, and to deal with salvage in a reasonable manner.

4) Fraud

If any:

- a) claim made under this Policy by You or anyone acting on Your behalf is fraudulent or intentionally exaggerated in any way;
- b) false declaration or statement is made;
- c) fraudulent device is used to support the claim;
- d) loss, Injury, destruction or Damage is caused by Your wilful act or with Your connivance;

then:

- i) we may terminate this policy with effect from the date of the fraudulent or wilful act
- ii) we shall not be liable to provide an indemnity in respect the claim
- iii) we will be entitled to recover any amounts already paid in respect of any act, event, claim or incident after such date
- (iv) We shall be entitled to retain all premiums paid in respect of the policy

COMPLAINTS PROCEDURE

If You have any questions or concerns about Your Policy or the handling of a claim You should, in the first instance, contact the Insurance Broker who arranged this Policy for You.

Please quote Your Policy number in all correspondence so that Your concerns may be dealt with speedily.

If Your Insurance Broker is unable to resolve the complaint to Your satisfaction by close of business the following day and Your complaint relates to a claim then You should contact:

The Complaints Manager
pencomplaints@penunderwriting.com
Phone: 0141 285 3539

If Your Insurance Broker or Pen Underwriting remain unable to resolve the complaint to Your satisfaction then You may also have the right to refer Your complaint to:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone 08000 234 567

Further information is available from them and on www.financial-ombudsman.org.uk

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768

Financial Services Compensation Scheme (FSCS)

Pen Underwriting is covered by the FSCS. This means that You may be entitled to compensation from the scheme in the unlikely event that Pen Underwriting cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk

This insurance is effected by Pen Underwriting.



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy.)

Policy No **TOPX06WL02OIMCC160089**

Reference No **OIMCC160089**

1. Name of policy holder: **Mr P Tomlin**
2. Date of Commencement of insurance policy: **14th April 2017**
3. Date of Expiry of Insurance Policy: **13th April 2018**

We hereby certify that subject to paragraph 2:-

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 and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Royal & Sun Alliance Insurance plc and other insurers as defined in the Policy (Authorised Insurers).

Steve Lewis
Chief Executive, UK & Western Europe
Royal & Sun Alliance Insurance plc

Notes

- (a) Where the employer is a company to which 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations
- (c) See regulation 3(1) of the Regulations and delete whichever of the paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

(Paragraph 2(b) does not apply and is deleted)

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. The EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

The information below this line does not form part of the statutory certificate. The Insurer on whose behalf this certificate is issued requires the following information to be entered by the issuing intermediary.

Name and address of issuing intermediary:

Peter James Insurance, 772 Hagley Road West, Oldbury, West Midlands B68 0PJ