

**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 policyholder employs persons covered by the policy)

Policy Number 03051342831

- 1) Name of Policyholder: James Dennison, Andrew Jackson and Alex Brain trading as JDB Services
- 2) Date of commencement of insurance 04/03/2019
- 3) Date of expiry of insurance policy 03/03/2020

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. the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of Covea Insurance plc (Authorised Insurer)



Chief Executive Officer

Notes:

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

POLICY SCHEDULE

**Contractors & Engineers**

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Liability Plus Policy Version 1.0.

**Policy Schedule**

Insurance is provided by this **Policy** during the **Period of Insurance** stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

**Reason for Issue:** Renewal  
**Policy Number:** 03051342831  
**Period:** from 04/03/2019 to 03/03/2020  
**Broker:** Academy Insurance Services Ltd

**Insured Details**

**Insured:** James Dennison, Andrew Jackson and Alex Brain trading as JDB Services  
**Address:** A15 Station Ind Estate, Sheppard Street, Swindon, Wiltshire, SN1 5DB  
**Business:** Builder - Industrial (alteration, repair and maintenance)  
 Shopfitter  
 Signwriter and Erector

**Cover Details**

**Standard Cover**

Item	Limit of Indemnity	Premium (ex IPT)
Section 1 Employers Liability	£10,000,000 any one <b>Occurrence</b>	£357.95
Section 2 Public Liability	£10,000,000 any one <b>Occurrence</b>	£902.08
Section 3 Products Liability	£10,000,000 in the aggregate in any one <b>Period of Insurance</b>	

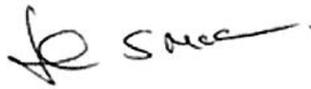
**Optional Cover**

Item	Limit of Indemnity	Premium (ex IPT)
Section 4a Tools	Not insured	£0.00
Section 4b Goods in Transit	Not insured	
Section 5 Terrorism	Not insured	£0.00

Please refer Endorsements for details of **Excesses**

<b>Policy Premium:</b>	<b>£1,260.03</b>
<b>Insurance Premium Tax (at the prevailing rate):</b>	<b>£151.21</b>
<b>Total Premium:</b>	<b>£1,411.24</b>
<b>Underwriting Fee charged by Thistle Underwriting Services:</b>	<b>£75.00</b>
<b>Total Payable:</b>	<b>£1,486.24</b>

Signed on behalf of Thistle Underwriting Services



PREMIUM	£1486.24
CLAIMS ASSISTANCE	—
BROKER FEE / COMMISSION	£212.85
BROKER DISCOUNT	—
TOTAL AMOUNT	£1705.09

John Mason  
 Wholesale Underwriting Director  
 Q Underwriting Services Limited

Q Underwriting Services Limited underwrite on behalf of Covea Insurance plc (Authorised Insurer)

## Endorsements

The following list of Endorsements form part of the Terms and Conditions of this **Policy**. Where the **Business** has declared more than one activity then the Endorsements applicable to each activity are clearly identified.

### Endorsements Applicable to Builder - Industrial (alteration, repair and maintenance)

#### i(w). Third Party Property Damage Excess

The **Insured** shall be responsible for the first:

- (a) £1000 of each and every claim made against the **Insured** for **Damage** to property caused by water
- (b) £250 of each and every other claim against the **Insured** for **Damage** to property

#### 13. Depth Limit - 3 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of liability arising from or in connection with work undertaken at a depth exceeding 3 metres from the surface of the ground.

#### 23\_1. Welding Exclusion

We shall not be liable in respect of **Injury** or **Damage** to property caused by or in connection with the application of heat by the use of electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by **You** and **Your Employees** elsewhere other than at **Your own Premises**

#### 26. Height Limit – 20 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with work exceeding 20 metres in height above the surrounding floor or ground level.

#### 75. Restriction in Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with roofing work involving the use of heat or flame producing equipment, unless such work is carried out by a bona-fide (supply and fix) subcontractor. Any such subcontractor must have insurance in place in accordance with Extension 7 of Section 2 – Public Liability.

#### 588. Damage to Property in the Ground Condition

It is a condition precedent to liability under this **Policy**, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the **Insured** must:

- a) take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of **Damage** to such pipes, cables, mains or other underground services including but not limited to:
  - i. use of any local utility or other free phone service for the area in which the **Insured** is working
  - ii. use of any appropriate detection system
- b) retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
- c) convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the **Insured** and retain a record.
- d) adopt or cause to be adopted a method of work that minimizes risk of **Damage** to pipes, cables, mains and other underground services.

### Endorsements Applicable to Shopfitter

#### i(w). Third Party Property Damage Excess

The **Insured** shall be responsible for the first:

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Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367.

Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

(a) £1000 of each and every claim made against the **Insured** for **Damage** to property caused by water

(b) £250 of each and every other claim against the **Insured** for **Damage** to property

#### 22\_1. Heat Work Exclusion

We shall not be liable in respect of **Injury** or **Damage** to property caused by or in connection with the application of heat by the use of:

(a) electric, oxy-acetylene welding or other welding or flame cutting equipment

(b) tar, bitumen or asphalt heaters

(c) blow lamps, blow torches or hot air guns

(d) angle grinders

(e) or any other work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials

undertaken by **You** and **Your Employees** elsewhere other than at **Your own Premises**

#### 25. Height Limit – 15 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with work exceeding 15 metres in height above the surrounding floor or ground level.

#### 55. Woodworking Machinery Exclusion

This **Policy** does not indemnify the **Insured** in respect of **Injury** arising from or in connection with the use of power driven woodworking machinery (fixed or portable) other than portable tools applied to the work by hand.

#### Endorsements Applicable to Signwriter and Erector

##### i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

#### 1. Work Using Abseiling, Cradles and Erection Work on Masts and Telegraph Poles Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with any contract undertaken involving abseiling, the use of cradles or erection of or work on masts and telegraph poles.

#### 9. Damage to Property Worked on Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with **Damage** to property worked on.

#### 22\_1. Heat Work Exclusion

We shall not be liable in respect of **Injury** or **Damage** to property caused by or in connection with the application of heat by the use of:

(a) electric, oxy-acetylene welding or other welding or flame cutting equipment

(b) tar, bitumen or asphalt heaters

(c) blow lamps, blow torches or hot air guns

(d) angle grinders

(e) or any other work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials

undertaken by **You** and **Your Employees** elsewhere other than at **Your own Premises**

25. Height Limit – 15 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with work exceeding 15 metres in height above the surrounding floor or ground level.

55. Woodworking Machinery Exclusion

This **Policy** does not indemnify the **Insured** in respect of **Injury** arising from or in connection with the use of power driven woodworking machinery (fixed or portable) other than portable tools applied to the work by hand.

88. Movement of Vehicles Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claim arising from or in connection with the movement of any mechanically propelled vehicle by or on behalf of the **Insured**.

**Policy Endorsements**

None