

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 TP1000296

- | | |
|---------------------------------------|--------------------------------------------------------------------------|
| 1) Name of Policyholder: | James Dennison, Andrew Jackson And Alex Brain Trading
As JDB Services |
| 2) Date of commencement of insurance | 04/03/2020 |
| 3) Date of expiry of insurance policy | 03/03/2021 |

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.

Tradesman & Professionals Package

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Tradesman & Professionals Package 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.

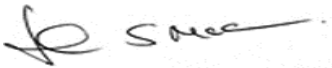
Reason for Issue: Renewal
Policy Number: TP1000296
Period: From 04/03/2020 to 03/03/2021
Broker: Academy Insurance Services Ltd

Insured Details:

Insured: James Dennison, Andrew Jackson And Alex Brain Trading As JDB Services
Postal Address: A15 Station Ind Estate, Sheppard Street, Swindon, Wiltshire, United Kingdom, SN1 5DB
Business: 50% Builder - Industrial (alteration, repair and maintenance), 25% Shopfitter, 25% Signwriter and Erector

Policy Premium:	£1,972.46
Insurance Premium Tax (at the prevailing rate):	£236.70
Total Premium:	£2,209.16
Underwriting Fee charged by Thistle Underwriting Services:	£75.00
Total Payable:	£2,284.16

Signed on behalf of Thistle Underwriting Services



John Mason
 Underwriting Director
 Thistle Underwriting Services

Thistle Underwriting Services underwrite on behalf of Covea Insurance plc (Authorised Insurer) and in respect of Section 9 only, Markel International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£407.09
Public & Products Liability	Insured	£938.16
Contract Works	Insured	£442.41
Own or Hired Plant	Insured	£184.80
Tools & Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Professional Indemnity	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000 any one Occurrence
2a. Public Liability	£10,000,000 any one Occurrence
2b. Products Liability	£10,000,000 in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contract Works

Cover	Sum Insured
3a. Contract Works	£425,000.00 Maximum Period any one Contract 12 Months

Excess: Please refer to Endorsements Applicable

Section 4 Own & Hired Plant

Cover	Sum Insured
Contractors Plant	Not Insured Not Insured
Hired In Plant	£100,000

Excess: Please refer to Endorsements Applicable

Section 5 Tools & Transit

Cover	Sum Insured	Maximum limit per person
Tools - Permanent Staff	Not Insured	Not Insured
Tools - Directors	Not Insured	Not Insured
Tools - Partner/Principal/Proprietor	Not Insured	Not Insured

Excess: £100 applicable to each and every loss.

Section 6 Property Damage All Risks

Cover	Sum Insured
Business Equipment	Not Insured
Stock in Trade	Not Insured

Excess: £250 applicable to each and every loss.

Section 7 Business Interruption All Risks

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increase Cost of Working	Not Insured	

Section 8 Professional Indemnity

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Not Insured

Policy Endorsements applicable

Endorsements applicable to Sections 1 & 2:

viii - Third Party Property Damage Excess applies

You will be responsible for the first £ 500 of each claim for Damage to property

13 - Depth Limit (3 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work undertaken at a depth exceeding 3 metres from the surface of the ground.

23_1 - Welding Exclusion

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

25 - Height Limit (15 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

26 - Height Limit (20 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 20 metres in height, above the surrounding floor or ground level.

75 - Restriction in Work applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with roofing work involving use of heat or flame producing equipment, unless such work is carried out by a bona fide (supply and fix) sub-contractor. Any such sub-contractor must have insurance in place which must be checked by the Insured in accordance with the wording of Bona-Fide Subcontractors Condition under the Public & Products Liability Section(s) of this Policy.

588 - Damage to Property in the Ground Condition applies

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 the use of any:
 - i. local utility or other free phone service for the area in which the Insured is working
 - ii. 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

9. Damage to Property Worked on Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with being worked upon

1. Aerial Erectors Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with any contract undertaken involving abseiling, the use of cradles or erection of or work on masts.

55. Woodworking Machinery Exclusion

We will not be liable in respect of Injury caused by or in connection with the use of power-driven woodworking machinery other than portable tools applied to the work by hand

88. Movement of Vehicles Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the movement of any mechanically propelled vehicle by or on behalf of the Insured.

Endorsements applicable to Sections 3 & 4:

CAR01 - Excess Amendment

In respect of Damage You will be responsible for the first amount of each claim as described below:

- a. £1000 – caused by fire, theft or malicious damage
- b. £100 – to Employees Effects
- c. £500 – by any other cause

CAR10 - Unattended Theft

The Insurance provided by this Policy shall not apply to theft of or malicious damage to Contractors Plant or Hired-in Plant between 1800 and 0600 hours and during weekends unless such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

For the purposes of this Endorsement a fully enclosed yard or compound is an enclosure comprising of perimeter fencing, gate and lock defined as:

Perimeter Fencing

At a minimum height of no less than 2 metres, comprised of close board hoarding, chain link metal mesh palisade fencing on hardwood concrete or steel uprights set in concrete at no more than three metre spacing or anti-climb demountable fencing with panels held together by at least two security devices

Gate

single or double leaf gates with anti-lift hinges and fitted with a Lock

Lock

a centrally positioned security close shackle padlock and matching padlock bar to at least CEN grade 5 standard fitted in accordance with the manufacturer's instructions.

Endorsements applicable to Sections 5, 6, 7, 8 & 9:

None