

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 | 04/03/2021 |
| 3) Date of expiry of insurance policy | 03/03/2022 |

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.

Revised 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.

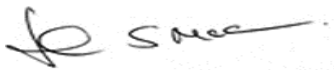
Reason for Issue Mid Term Alteration
Policy Number: TP1000296
Period: From 04/03/2021 to 03/03/2022
Broker: Academy Insurance Services Ltd (Swindon)

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: 45% Builder - Industrial (alteration, repair and maintenance), 45% Property Maintenance, 10% Electrician

Policy Premium:	£0.00
Insurance Premium Tax (at the prevailing rate):	£0.00
Total Premium:	£0.00
Underwriting Fee charged by Thistle Underwriting Services:	£0.00
Total Payable:	£0.00

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	£0.00
Public & Products Liability	Insured	£0.00
Contract Works	Insured	£0.00
Own or Hired Plant	Insured	£0.00
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	Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000 any one Occurrence
2a. Public Liability	£5,000,000 any one Occurrence
2b. Products Liability	£5,000,000 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	£25,000.00 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

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Excess for each claim	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

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

Your Sections of Cover	Excess any one claim		
	The most that we will pay any one claim	Our choice of representative	Own choice of representative (If applicable)
Employment disputes	£100,000	£0	£1,000
Employment compensation awards	£100,000	£0	£1,000
Property and landlord and tenant disputes	£100,000	£0	£1,000
Criminal defence	£100,000	£0	£1,000
(Interview under caution)	£2,500	£0	Not applicable
Tax protection	£100,000	£0	Not applicable
(Aspect enquiry)	£100,000	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Regulatory compliance	£100,000	£0	£1,000
Court attendance costs	£1,000	£0	Not applicable
Employee extra protection	£100,000	£0	£1,000
Contract disputes	£100,000	£500	£2,000
Construction contractors disputes	£100,000	£1,000	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands		
Minimum Sum in Dispute	Contract disputes - £1,000		
Maximum construction project value	Contract disputes - £500,000		
Co-insurance	10% of all costs and/or compensation above £5,000 after the excess has been applied		
Law Hub Online Legal Resource Token Number	CpwbFhmu		

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

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.

104 - Electrical Contractors Alarm Efficacy Exclusion applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the failure of any fire or intruder alarm switchgear control panel or machinery to perform its intended function.

120 - Cleaning Roofing and Cradle Exclusion

We will not be liable in respect of Injury or Damage to property (including glass signs) and other property being cleaned caused by or in connection with the:

- a. cleaning of exteriors of buildings of more than 15 metres in height
- b. use of slings or cradles

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

591 - Restriction in work (Alarm Systems, Solar Panels and Sprinkler systems) applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the installation, maintenance or repair of incidental fire and security alarm systems, solar panels or sprinkler systems.

75a. Roofing (Heat Work) Restriction

We will not be liable in respect of Injury or Damage to property caused by or in connection with the use of heat in respect of roofing work undertaken anywhere (other than at Your Premises) using:

- a) welding, flame cutting equipment or cutting or grinding equipment using abrasive discs or wheels where sparks are emitted
- b) vessels for heating of bitumen or bituminous compounds including asphalt, tar, pitch or lead
- c) blow lamps, blow torches or hot air strippers and hot air guns

Unless such work:

- i) is undertaken by bona fide subcontractors who comply either with the Use of Heat Condition in the Public and Products Section of Your policy or, where applicable, in accordance with a materially similar provision in the insurance held by them, and
- ii) forms an ancillary part of a contract for construction, alteration or repair.

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

POLICY SCHEDULE



Excess Liability Combined

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Excess Liability Combined Policy Version 2.0.

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: New Business
Policy Number: XL/1002277TUW
Period: from 04/03/2021 to 03/03/2022
Broker: Academy Insurance Services Ltd (Swindon)

Insured Details

Insured: James Dennison, Andrew Jackson And Alex Brain Trading As Jdb Services
Postal Address: A15 Station Ind Estate, Sheppard, Swindon, Wiltshire, United Kingdom, SN1 5DB
Business: 45% Builder - Industrial (alteration, repair and maintenance), 45% Property Maintenance, 10% Electrician

Policy Premium:	£280.00
Insurance Premium Tax (at the prevailing rate):	£33.60
Total Premium:	£313.60
Underwriting Fee charged by Thistle Underwriting Services:	£15.00
Total Payable:	£328.60

Signed on behalf of Thistle Underwriting Services

John Mason
Underwriting Director
Thistle Underwriting Services

Thistle Underwriting Services underwrite on behalf of Zurich Insurance plc (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Public Liability	Insured	£280.00
Products Liability	Insured	

Cover	Limit of Indemnity
Public Liability	£5,000,000
Products Liability	£5,000,000

Primary Policy Details

Cover	
Primary Insurer Policy Number	TP1000296
Primary Limit of Indemnity	£5,000,000
Primary Insurer	Thistle Underwriting
Primary Premium	£813
Primary Premium Type	Gross

Endorsements

592 - Asbestos Exclusion

This policy does not cover liability, loss, cost or expense caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos fibres or derivatives

593 - Hazardous Works Exclusion

This policy does not cover you in respect of any claim arising in connection with work:

- a. involving demolition except demolition carried out by you or your employees of:
 - 1. buildings or part of a building when such work forms part of a contract for reconstruction, alteration or repair
 - 2. other structures not exceeding 4 metres in height and not forming part of any building
- b. for the construction, alteration or repair of towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, docks or tunnels
- c. carried out on railways
- d. involving the loading and/or unloading of watercraft
- e. at power stations (including nuclear) chemical plant or petro-chemical works
- f. airside

the definition of 'airside' is:

those parts of an aerodrome or airport provided for the:

- 1. stationing of aircraft for the embarkation and disembarkation of passengers and for the loading and unloading of cargo
- 2. take-off and landing of aircraft and for the movement of aircraft on the surface
- 3. maintenance of aircraft
- 4. parking or storage of aircraft and service roads which are directly associated therewith
- g. involving pile driving, quarrying, work underground or the use of explosives
- h. manual work offshore

the definition of 'offshore' is:

from the time of embarkation by you or any of your employees onto a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance onto land upon return from such offshore rig or platform.

595 - Bona Fide Subcontractors Condition

It is a condition precedent to liability of the Insurer to make any payment under this Policy that any and all bona-fide subcontractors undertaking work on behalf of the Insured shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work. Such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Indemnity applicable to this Policy.

The Insured shall ensure that such insurance is in force as described.

596 - Use of Heat condition

If the Indemnity provided by the Primary Policy specified in the schedule is not subject to specified precautions required to be taken in respect of the application of heat away from the Insured's premises the following Condition applies to this Policy:

The following precautions should be complied with on each occasion of the use or application of heat (as defined below) by or behalf of the Insured taking place elsewhere than on the Insured's own premises.

- a. Application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers.
 - i. The area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or overlapping sheets or screens of non-combustible material.
 - ii. At least two adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering of flames are detected.
 - iii. A fire safety check of the working area must be made approximately 60 minutes after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered.
 - iv. Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use.
 - v. A person must be appointed by the Insured to act as an observer to watch for signs of smoke or smouldering or flames.

Sub-paragraph v) does not apply to the application of heat by means of blow lamps, blow torches, hot air guns or hot air strippers.

Use of asphalt, bitumen, tar, pitch or lead heaters.

The heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base.

