

GENERAL LIABILITY RENEWAL POLICY

Policy Number: CIA/LIAB/1804704

IMPORTANT NOTICE: Please check this policy and accompanying Statement of Fact very carefully.

The Statement of Fact together with any other information supplied to underwriters must not be misleading or incomplete and shall form the basis of the contract with Underwriters and shall be incorporated therein. If you are aware (having made all due enquires) of any information not specifically requested which may have a material bearing upon the Underwriters' decision on whether or not to provide cover, you must notify us of it before the contract of insurance is concluded and obtain our specific confirmation that we are happy to proceed. You must inform us of any Material alterations or additions to the statements or particulars contained within this quotation/statement of fact, which occur before any contract of insurance based on this information is effected.

The certificate terms, which will apply to this quotation, and the insurance cover to which it relates will be as per the wording, which can be accessed via the Website or is available on request.

Based on the information you have provided the premium has been calculated as indicated below:

INSURED

Name of Insured	Bronbury Services Limited
Correspondence Address	c/o Jackson Buildbase, Coxmoor Road, Sutton in Ashfield, Nottinghamshire, NG17 4NE
Trade / Occupation	Builders (All Other)

IMPORTANT INFORMATION

Period of Insurance	09 July 2014 to 08 July 2015 (both dates inclusive)
Renewal Date	09 July 2015
Issue Date:	08 July 2014
Insurer:	Liability - The insurers whose identity is stated in the Endorsement entitled Identity of Insurers and whose proportionate liability will be detailed on request
Policy Wording/Certificate	Liability - Liability Policy Wording 2014 / B1164AIXAG36395

Liability Premium	£4,588.51
IPT	£275.31
Underwriting Fees	£0.00
Annual Premium	£4,863.82



08 July 2014

TRADING ADDRESSES

c/o Jackson Buildbase, Coxmoor Road, Sutton in Ashfield, Nottinghamshire, NG17 4NE

LIABILITY

LIMITS OF INDEMNITY

Section 1	EMPLOYERS LIABILITY: any one occurrence	£10,000,000
Section 2	PUBLIC LIABILITY: any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance	£5,000,000
Section 3	PRODUCTS LIABILITY: any one occurrence and in all in the Period of Insurance	£5,000,000

PREMIUM BASIS

Section 1	EMPLOYERS LIABILITY: Minimum and deposit, non refundable and adjustable at: 0.3000% on Clerical 0.3000% on Clerical Principals 1.0000% on Manual Employees away from Premises including Labour Only Subcontractors 1.0000% on All other employees/LOSC's working away from your premises	£2,023.50
Section 2	PUBLIC LIABILITY: Minimum and deposit, non refundable and adjustable at: 0.7000% on estimated annual turnover UK	£2,565.00

LEGAL EXPENSES

Legal Expenses

Not Insured

EXCESSES

3rd Party Property Damage Excess

£500

Additional Conditions

OXY: Identity of Insurers Endorsement

Royal & Sun Alliance Insurance plc.

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

AIG Europe Limited.

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

Aviva Insurance Limited

Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

Covéa Insurance plc

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.

E001: ELTO Endorsement

Employers' Liability Tracing Office By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in the following way and for the following purposes.

1. Certain information relating to your insurance policy including, without limitation,

- a) the policy number(s);
 - b) employers' names and addresses (including subsidiaries and any relevant changes of name);
 - c) dates of cover;
 - d) employer's reference numbers provided by Her Majesty's Revenue and Customs; and
 - e) Companies House reference numbers (if relevant) will be provided to the Employers' Liability Tracing Office (ELTO) and added to an electronic database (database).
2. This information will be made available by us to ELTO in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.
3. The database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on or who carried on business in the UK and who are covered by the employers' liability insurance of their employers (claimants)
- a) to identify which insurer (or insurers) provided employers' liability cover during the relevant periods of employment; and
 - b) to identify the relevant employers' liability insurance policies.
4. The database will be managed by ELTO.
5. The database and the data stored on it may be accessed and used by claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

1: Clause 1 - Bona Fide Sub-Contractors Clause

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the Insured as principal It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

12: Clause 12 - Burning of Debris Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of the burning of debris.

14: Clause 14 - Height Limit (10 meters)

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B directly or indirectly resulting from or in consequence of work undertaken by any person employed at a height above 10 meters from the surrounding floor or ground level.

26: Clause 26 - Underground Services Clause (Applicable to Section B)

In respect of loss of or damage to cables, pipes or other services located underground, it is a condition precedent to liability that prior to undertaking any digging, boring or excavation, the Insured has:

- taken or caused to be taken all reasonable measures to identify the location of such cables, pipes and services before any work is commenced which may involve a risk of damage. Reasonable measures include contacting the appropriate authorities if there is any possibility that cables, pipes or services are under the site
 - retained a written record of the measures that were taken to locate such cables, pipes and services
 - conveyed the location of such cables, pipes or services to those who are carrying out such work on behalf of the Insured
- Indemnity under this policy shall be restricted to the actual cost of repair or replacement of such cables, pipes or services as assessed by an independent surveyor and shall not extend to cover any additional costs for loss of use, consequential loss or damage, or penalties and/or fines, which are imposed on the Insured by the relevant authorities as a result of any damage.

51: Clause 51 - Burning and Welding Warranty

The INSURED hereby warrants that the following special precautions will be complied with on each occasion of any of the following work:

(a) Work involving the use of any blow lamp, blow torch, flame gun or hot air gun:

- (i) The area in which work is to be carried out is to be examined and combustible property within the vicinity of the work either removed or as far as practicable covered by non- combustible material;
- (ii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (iii) All blow lamps, blow torches and flame guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- (iv) Hot air guns are to be switched off when unattended and immediately after use;
- (v) During the period of not less than thirty minutes immediately following completion of each period of work, a continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work;

(b) Work involving any electric, gas or other welding, cutting or portable grinding equipment:

- (i) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
- (ii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- (iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (iv) All torches are to be lit and used in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- (v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
- (vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off;
- (vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
- (viii) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

(c) Work involving asphalt or bitumen tar boilers:

- (i) Regulation spill trays are to be used
- (ii) All tar boilers are to be kept wholly at ground level.
- (iii) The equipment and work is not to be left unattended at any time whilst in use
- (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work.
- (v) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

70: Clause 70 - Property Maintenance Condition

It is a condition precedent to Liability of Underwriters that no more than 20% of the Insured's total turnover is in respect of the following activities. Plumbing, Heating, Gas Fitting or Boiler Servicing. Roofing, Re-roofing or Cladding. Air Conditioning Groundwork or Site Clearance where No demolition work is undertaken. Window Fitting.

85: Clause 85 (Amended) - 2 M depth limit Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A or B directly or indirectly resulting from or in consequence of work undertaken by any person employed at a depth more than 2 metre below ground level.