

Liability Insurance

Agent / Booklet
UK 81934 / GLB 0416 (10)
Policy number
UK GLB 1281033



Schedule
(Client copy)

London Roof Clean Ltd
Flat 18
Edith Court
New Road
Bedfont
TW14 8HF

Important

This schedule replaces all previous schedules for the policy shown (for the period of cover) and together with the endorsements shown below forms part of your insurance.

Any endorsements which have previously applied to this insurance will be cancelled and replaced by any endorsements shown below.

Any excess shown on this schedule will be in addition to any excess specified in your policy booklet.

Policy Details

Policy Number (Broker Reference)	UK GLB 1281033
Period of Insurance	11th September 2016 to 10th September 2017
Reason for Issue	Renewal
Date of Issue	12th October 2016
Full Policyholder Name	London Roof Clean Ltd
Trade	High pressure water at height
Business Description	Roof Cleaning
Agents Name	CETA Insurance Ltd
Agents Number	UK 81934
Renewal Premium	£ 1,027.80
IPT	£ 97.64
Total renewal premium (inc IPT)	£ 1,125.44

The premiums shown are the initial minimum premiums based upon the estimates You have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, Turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of sub-contractors who are not employees are more than Your estimates an additional premium may be payable. If the estimate changes significantly during the Period of Insurance You are required to tell Us as soon as possible in accordance with General Condition I of the insurance.

Cover Summary (For full details of cover, see following pages)

Section A Employers Liability - £10,000,000
Section B Public Liability - £5,000,000
Section C Product Liability - £5,000,000

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The Insurers

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

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Cover Details

Section A - Employers Liability

Limit of liability

£10,000,000 (but £5,000,000 in respect of Terrorism or Asbestos) - Any one claim or series of claims arising out of one Occurrence including Defence Costs

Section B - Public Liability

Limit of liability

£5,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)

Excess

£250 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

Section C - Products Liability

Limit of liability

£5,000,000 - In total during the Period of Insurance

Excess

£250 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

Premium Details

Section A - Employers Liability

Renewal premium (inc IPT) £734.60

Your declared categories of Employees, estimated applicable wages and / or salaries during the Period of Insurance and our applicable premium rates

Category Description	Wages / Salaries	Wage roll rate %
High pressure water at height	2,500	4.282
Roofing & Cladding excl heat	1,500	11.419
High pressure water at height	5,000	2.141
Roofing & Cladding excl heat	5,000	5.710

Section B - Public Liability (including Section C - Products Liability if covered)

Renewal premium (inc IPT) £390.84

Your declared categories of Turnover and estimated applicable Turnover during the Period of Insurance and our applicable premium rates

Category Description	Turnover	Turnover rate %
High pressure water at height	15,000	1.322
Roofing & Cladding excl heat	15,000	1.058

Your declared payments to sub-contractors who are not Employees and our applicable premium rates

None declared

You may have the right to cancel the contract of insurance, without giving any reason, within 14 days of receiving the policy documents or the start date of the policy, whichever is later. If you exercise your right to cancel during this initial period of cover you will have to pay 'pro-rata' rates for the period of time you have had insurance cover and additional charges may be applied by your insurance adviser.

Endorsements applying

For the full wording of your endorsements please refer to your policy booklet.

G10 - Contractors Conditions

G21 - Heat Work Away Exception

G43 - Fires Condition

G55 - Proprietary Chemicals Condition

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 Certificate).

Certificate No.: UK GLB 1281033

Name of Certificate holder: London Roof Clean Ltd

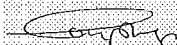
Date of commencement of insurance: 11/09/2016

Date of expiry of insurance: 10/09/2017

We hereby certify that subject to paragraph 2:-

- 1 the insurance 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, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
- 2 the minimum amount of cover provided by this insurance is no less than £10,000,000 ^(c)

Signed on behalf of the Insurers



Gary Humphreys
For Authorised Insurers

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 insurance covers the holding company and all its subsidiaries, or that the insurance covers the holding company and all its subsidiaries except any specifically excluded by name, or that the insurance 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 paragraphs 2(a) or 2(b) does not apply, where 2(b) is applicable, specify the amount of cover provided by the relevant insurance.

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

Name and address of issuing intermediary:

CETA Insurance Ltd
22-24 Cromwell Park
Banbury Road
Chipping Norton
Oxon
OX7 5SR

Issuing intermediary's reference:
(if different from the Policy Number stated above)

Public and Products Liability Certificate

This certificate has been issued to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

Certificate No.: UK GLB 1281033

Name of Certificate holder:	London Roof Clean Ltd
Business Description:	Roof Cleaning
Date of commencement of insurance:	11/09/2016
Date of expiry of insurance:	10/09/2017
Public Liability limit of liability:	£5,000,000
Products Liability limit of liability:	£5,000,000
Endorsements applying:	G10 - Contractors Conditions G21 - Heat Work Away Exception G43 - Fires Condition G55 - Proprietary Chemicals Condition

Signed on behalf of the Insurers


Gary Humphreys
For Authorised Insurers

Name and address of issuing intermediary:

CETA Insurance Ltd
22-24 Cromwell Park
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