



## Verification of Liability Insurance

We hereby certify that the following liability insurance is in force at this date.

Policy number: 820/01034409/2020/003

1. Insured: Miedan Limited

2. Date of inception: 22nd February 2020

3. Date of expiry: 21st February 2021

4. Employers liability: No less than £5,000,000

5. Public and products liability: £ 5,000,000

6. Insurer: Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001

This document is furnished as a matter of information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the policy coverage.

Should the above mentioned contract of insurance be cancelled, assigned or changed during the policy period mentioned above in such as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned or by the Underwriters.

Dated this 21st day of February 2020

Signed for and on behalf of Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001 subscribing to the above policy (Authorised Insurers)

## Your renewal policy schedule

### Information

- The cover you have purchased under your policy and the maximum amounts payable are shown in this schedule under 'Cover applicable and maximum amounts payable'. You must read your policy including this schedule as terms (including conditions and limitations) apply, in order to ensure the cover you have purchased meets your needs.
- You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements provided no claims have been made. Further detail relating to the cancellation of your policy can be found in your policy wording.
- You must take care to provide accurate and complete information relating to this insurance. Please check the information you have provided in this schedule and the statement of facts. If any of the information is inaccurate or not complete the Insurers may change the terms and/or the premium or withdraw cover. Further detail relating to the disclosure and accuracy of information and the cancellation of your policy can be found in your policy wording.
- If you have any questions regarding this insurance or need to change any of the information or wish to cancel the policy, please contact your insurance broker/intermediary or adviser who deals with this insurance. The insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

### General details

Broker / Intermediary:	<b>Spectrum Independent Financial Services</b>
Policy version:	<b>3</b>
Policy number:	<b>820/01034409/2020/003</b>
Policy wording:	<b>Contractors</b>
Insured:	<b>Miedan Limited</b>
Risk address:	<b>Sallis House 62 Livingstone Street Birkenhead Merseyside CH41 4HF</b>
Business description:	<b>Electrical Contractor</b>
Period of insurance:	<b>From 22nd February 2020 to 21st February 2021 both days inclusive</b>
Insurance premium:	<b>£ 4,860.11</b>
Insurance premium tax @ 12.0%:	<b>£ 583.21</b>
Policy administration fee:	<b>£ 175.00</b>
Total premium (including I.P.T):	<b>£ 5,618.32</b>
Date statement of facts completed:	<b>21/02/2020</b>
Insurer: Sections 1 & 2:	<b>Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001</b>
Contract number:	<b>B1993FICB200201B</b>

Your insurance is underwritten & administered by APC Underwriting. APC Underwriting is a trading name of Anglo Pacific Consultants (London) Ltd registered in England and Wales No. 2852425 authorised and regulated by the Financial Conduct Authority. Firm reference number 304782.

Sections 3 to 5: Folgate Insurance Company Limited and Amlin UK Limited on behalf of  
Lloyd's Syndicate AML/2001  
Contract number: B1993FICB200201A  
Section 6: DAS Legal Expenses Insurance Company Ltd  
Contract number: TS5554142219

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised signatory



Dated this 21st day of February

### Excesses each and every loss:

Section Three - Item 1 (Contract Works) - £250 increasing to £1000 for theft and malicious damage  
Section Three - Item 2 (Own Plant) - £250 increasing to £1,000 for theft and malicious damage  
Section Three - Item 3 (Hired in Plant) - £250 increasing to £1,000 for theft and malicious damage  
Section One - £500

### Special conditions &/or excesses:

Subject to annual declaration within 30 days of inception

Subject to the policy terms and conditions

Excluding any injury loss or damage arising out of the use of oxy-acetylene burning or welding equipment.

Excluding legal liability under Section 1 (Public and products liability) and Section 2 (Employers liability) arising out of work in connection with 3 phase electrical supply.

Excluding legal liability under Section 1 (Public and products liability) and Section 2 (Employers liability) arising out of any external work undertaken at a height above the ground of 15 metres or in the case of work within a building or structure at a height above 15 metres from the surface level on which the plant equipment or implement providing the means of access to the work is placed.

Excluding legal liability under Section 1 (Public and products liability) in respect of loss of or damage to property arising out of the failure of any alarm system security system or security device sold supplied or maintained by you or which forms part of any work that you have completed to perform as intended or expected.

#### Prefabricated Building/s Exclusion

It is understood and agreed that the cover provided under 'Section three: Contractors all risks - Item 1: Contract works' excludes and does not cover any loss or damage of whatsoever nature caused by and/or arising from prefabricated buildings and structures.

#### Non-adjustable Policy

It is hereby understood and agreed that General Condition 14 is deleted and replaced with the following:-

This policy is on a non-adjustable premium basis and we will retain 75% of the premium paid for the period of insurance if this policy is cancelled.

#### Timber Building/s Exclusion

It is understood and agreed that the cover provided under 'Section three: Contractors all risks - Item 1: Contract works' excludes and does not cover any loss or damage of whatsoever nature caused by and/or arising from buildings and structures which are constructed of timber and/or are timber framed.

#### Own Plant & Hired In Plant Security Conditions

It is a condition with obligation under Section three: Contractors all risks in respect of any property insured under Item 2 - Own plant and Item 3 - Hired in plant which is left unattended overnight or at weekends, you must apply the following security:-

1. Wheeled, self-propelled items are to be:
  - a) immobilised by the application and setting of a recognised physical security restraining mechanism, leg lock or installed engine immobiliser; or
  - b) secured within a locked building, compound or yard incorporating enclosed perimeter walls or fencing and padlocked points of access.
2. Compressors, decontamination units, pressure washers, trailers and other towed items are to be immobilised by the application of suitable wheel clamp.
3. Non-driven and non-towed items of powered or mechanical property are to be secured within a locked building, compound or yard incorporating enclosed perimeter walls or fencing and padlocked points of access.

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4. Machine attachments, power tools, hand tools, manually powered implements and other non-powered items shall be retained:
- within a locked building;
  - within a locked container or receptacle which must be retained within a secure or attended garage or yard;
  - within a suitable locked and alarmed vehicle within a secure or attended garage or yard.

For the purpose of this condition, "unattended" shall mean all times when you or anyone on your behalf does not have the property insured under direct observation and are not close enough to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of or from the property insured.

Subject otherwise to the terms, conditions and exclusions of this policy.

## Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy wording.

<b>SECTION ONE: PUBLIC AND PRODUCTS LIABILITY</b>	<b>Limit of Indemnity</b>
Public liability – any one event	£ 5,000,000.00
Products liability - any one event and in the aggregate	£ 5,000,000.00
<b>SECTION TWO: EMPLOYERS LIABILITY</b>	<b>Limit of Indemnity</b>
Employers liability – any one event	£ 10,000,000.00
<b>SECTION THREE: CONTRACTORS ALL RISKS</b>	<b>Sum Insured</b>
Item 1 - Contract Works	£ 1,500,000.00
Item 2 - Own Plant	£ 10,000.00
Item 3 - Hired In Plant any one item	£ 10,000.00
Item 4 - Employees Tools	Not Covered
<b>SECTION FOUR: PERSONAL ACCIDENT</b>	<b>Benefits</b>
Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents	Not Covered
Benefit B – Temporary total disability, weekly benefits	Not Covered
<b>SECTION FIVE: LEGAL EXPENSES</b>	<b>Limit of Indemnity</b>
Legal expenses any one claim	£ 100,000.00
Employment disputes and compensation awards in any one period of insurance	£ 1,000,000.00

### Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.



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Dated this 21st day of February 2020

Signed for and on behalf of Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001 subscribing to the above policy (Authorised Insurers)



## Certificate of Employers' Liability Insurance

(A copy or copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by this insurance. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form).

Policy number: 820/01034409/2020/003  
Name of policyholder: Miedan Limited  
Date of commencement of insurance: 22nd February 2020  
Date of expiry of insurance: 21st February 2021

We hereby certify that subject to point 2 below:

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, the Island of Alderney; and
2. the minimum amount of cover provided by this policy is no less than £5,000,000.

Signed for and on behalf of Folgate Insurance Company Limited and Amlin UK Limited on behalf of Lloyd's Syndicate AML/2001 subscribing to the above policy.

Authorised Signatory

Dated this 21st day of February 2020

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### IMPORTANT

It is strongly recommended that you store this Certificate in a secure place as a record of insurance as you may still be liable for claims after the expiry of this insurance for many years.

Folgate Insurance, 80 Leadenhall Street, London, EC3A 3DH.

☎ : +44 (0)20 7256 3100

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