



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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 No:** CR1003999002

**Name of Policyholder including where applicable all Subsidiary Companies, except any specifically excluded below:** D & G Builders & Joiners Limited

**Excluded Subsidiary Companies:**

**Date of commencement of insurance Policy:** 30 September 2014

**Date of expiry of insurance Policy:** 29 September 2015

We hereby certify that subject to paragraph 2: -

1. the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable to the compulsory insurance of liability to employees 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 within the Continental Shelf around those countries; and
2. the minimum amount of cover provided by this Certificate is no less than £5,000,000.

Signed on behalf of QBE Insurance (Europe) Limited and (if applicable) other insurers, being underwriters as defined in the policy (Authorised Insurers)

Underwriting Director - Fusion Insurance Services

Fusion Insurance is a trading name of Fusion Insurance Services Limited

Fusion Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FCA No. 308400

Fusion Insurance is a coverholder and acts for certain leading insurers

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

Company No. 4070987 England



**MOSCROPS**  
Insurance Brokers

TO WHOM IT MAY CONCERN

Date 09/06/2014

Our Ref Lisa Jackson

Dear Sir or Madam,

**Re: D&G Builders & Joiners Ltd.**

We confirm that we act as Insurance Brokers for the above and arrange Employers, Public and Products Liability, Contractors All Risks and Professional Indemnity insurance in accordance with the details below:-

**LIMITS OF  
INDEMNITY:**

**Employers Liability:**  
£10,000,000 any one incident  
**Public Liability:**  
£ 5,000,000 any one incident  
**Products Liability:**  
£5,000,000 any one period of insurance  
**Contractors All Risks:**  
£2,500,000 any one contract  
**Hired in Property:**  
£100,000 any one item

**Expiry Date:** 30/09/2014

**Insurer:** Fusion Insurance Services Ltd

**Policy Number:** CR1003999001

A copy policy is available on request detailing the full terms and conditions.

The information above is based on the insurance arrangements at the time of writing. Alterations may be made during the period of insurance. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position on request.

If there are any queries in this respect or you require further information please contact us. We would also remind you of the confidential nature of this information, which must not be passed to any third party for any purpose without prior reference to ourselves.

Yours faithfully,

MOSCROP ROBINSON & CHADWICK

**Moscrop Robinson & Chadwick** | Part of the CCV Group  
2<sup>nd</sup> Floor, The Exchange, 5 Bank Street, Bury, Lancs, BL9 0DN  
Telephone: 0161 797 2525 | Fax: 0161 797 1148  
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Moscrop Insurance Brokers are proud to be part of CCV, a Chartered Insurance Broker.  
CCV is a trading name of Callum Capital Ventures Ltd. Moscrop Robinson & Chadwick is a trading name of CCV Risk Solutions Ltd.  
Registered in England & Wales at Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN.  
Company Number 5879041. Authorised and Regulated by the Financial Conduct Authority



**EXCESS PUBLIC AND PRODUCTS LIABILITY – SCHEDULE**

**Policy Number:** X01004007002 **Effective Date:** 30 September 2014

**Insured:** D & G Builders and Joiners Ltd  
**Address:** Quarry Road, Chorl  
**Postcode:** PR6 0LR  
**Business:** Builders and Joiners  
**Period of Insurance:** From 30 September 2014  
To 29 September 2015  
**Renewal Date:** 30 September 2015

**Policy Form** X001(04/14)

**Primary Policy:** Insurer Fusion Insurance Services Ltd **Policy Number** CR1003999

**Underlying Limit:** £5,000,000

**Limit of Liability:** £5,000,000

**Premium:** £700.00 **Tax** £42.00 **Total** £742.00

**Minimum Premium** (see Policy Condition 6): 100% of the Premium

**Policy Specified Endorsements** (refer to the Policy for the complete wording of any Policy Specified Endorsement that is stated below as being applicable):

PSE001 – Heat Work Away Precautions Condition	Not Applicable
PSE002 – Use of Heat Exclusion	Not Applicable
PSE003 – Breach of Professional Duty Exclusion	Not Applicable
PSE004 – Hazardous Premises Exclusion	Not Applicable
PSE005 – Hazardous Work Exclusion	Not Applicable
PSE006 – Demolition Work Exclusion	Not Applicable
PSE007 – Explosives Exclusion	Not Applicable
PSE008 – North America Exports Exclusion	Not Applicable
PSE009 – Aviation Products Exclusion	Not Applicable
PSE010 – Inefficacy Exclusion	Not Applicable
PSE011 – Products Liability Exclusion	Not Applicable
PSE012 – Total Pollution Exclusion	Not Applicable

**Additional Endorsements** (refer to the Schedule for the complete wording of any Additional Endorsement that is stated below as being applicable):

S053 - Identity of Insurers	Applicable
XL001 – Subjectivity Endorsement	Not Applicable
XL990 – Additional Endorsement	Not Applicable
XL991 – Additional Endorsement	Not Applicable
XL992 – Additional Endorsement	Not Applicable
XL993 – Additional Endorsement	Not Applicable
XL994 – Additional Endorsement	Not Applicable

**Reason For Issue:** Renewal



ADDITIONAL ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY

Policy Number: XO1004007002 Effective Date: 30 September 2014

**S053 - IDENTITY OF INSURERS**

The insurers for this Policy as referred to in Policy Definition 16) are as stated below

AVIVA Insurance Limited

**Definition**

**AVIVA Insurance Limited** shall mean Aviva Insurance Ltd. Registered address is Pitheavlis Perth Scotland PH2 0NH. Registered in Scotland no 2116. Authorised and regulated by the Financial Conduct Authority.

Enter additional endorsements below!

