



## Certificate Of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (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. 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: CS/LIAB/8816880

Name of Policyholder: Simpson Dennis Roofing Services Ltd

Including all subsidiary companies as advised to XL Catlin Insurance Company UK Limited

Except any specifically excluded below

Excluded Subsidiary Companies:

Date of Commencement of Insurance: 12 December 2022

Date of Expiry of Insurance: 11 December 2023 Both days inclusive

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by the Policy is no less than GBP 5,000,000.00 (See Note C)

Signed:

Luis Prato  
Director  
XL Catlin Insurance Company UK Limited

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) Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- (C) See Regulations 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.

Paragraph 2(b) does not apply and has been deleted.

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England No. 5328622

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## LIABILITY INSURANCE SCHEDULE

Certificate Wording/Reference: **Liability: XL Catlin Wording / B0750RNAFB2200210**  
 Policy Number: **CS/LIAB/8816880**  
 Insured: **Simpson Dennis Roofing Services Ltd**  
 Correspondence Address: **Field View House, 136 Kitson Hill Road, Mirfield, Wf14 9qz**  
 Business: **Roofer (excluding heat) (per capita) 100%**  
 Period of Insurance: **12 December 2022 to 11 December 2023 both days inclusive**  
 Renewal Date: **12 December 2023**  
 Insurer: **Liability - Axa XL Insurance Company UK Ltd**

Section 1) Employers Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.00% on Clerical Principals	<b>£775.00</b>
Section 2 & 3) Public/Products Liability Premium:	Minimum and deposit, non refundable and adjustable at: 0.00% on estimated annual turnover UK 0.00% on payments to bona-fide subcontractors	<b>£1,050.00</b>
Total Premium:		<b>£1,825.00</b>
Insurance Premium Tax		<b>£219.00</b>
Policy Administration Fee:		<b>£25.00</b>
<b>Total Amount Due:</b>		<b>£2,069.00</b>

## LIMITS OF INDEMNITY

Section 1) EMPLOYERS LIABILITY:	in respect of any one occurrence or series of occurrences arising out of one originating cause	<b>£10,000,000</b>
Section 2) PUBLIC LIABILITY:	in respect of any one occurrence or series of occurrences arising out of one originating cause	<b>£5,000,000</b>
Section 3) PRODUCTS LIABILITY:	in respect of all occurrences arising during any one Period of Insurance	<b>£5,000,000</b>
TOOLS:	Total Sum Insured	<b>Not Insured</b>
TOOLS:	Maximum any one item	<b>Not Insured</b>

## EXCESSES

Third Party Property Damage and Bodily Injury Excess

**£1,000.00**

## THE PREMISES

Primary Trading Address:	<b>Field View House, 136 Kitson Hill Road, Mirfield, Wf14 9qz</b>
Trading Addresses:	

## ENDORSEMENTS

B0750RNAFB2200210

### **L019: Bona Fide Sub-Contractors Condition**

It is a condition precedent to our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

- i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
- ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

### **L078: Heat Work Away Exclusion**

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried on away from the Your Premises involving the use application or intentional generation of any heat naked flame or spark.

### **L085: Height Limit 15 Metres**

We will not indemnify You in respect of any claim arising out of work exceeding 15 metres above the ground level unless a different height limit is shown in the Schedule.

### **L087: High Risk Location Exclusion**

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- i) refineries, bulk storage or production premises in the oil, gas or chemical industries.
- ii) offshore structures and work underground or underwater
- iii) aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- iv) railways or airports

### **L114: Personal Protective Equipment Condition**

It is a condition precedent to Our liability that the use or wearing of Personal Protective Equipment by any Employee is rigorously enforced and that Personal Protective Equipment is supplied to the Employee and that a formal record is maintained confirming receipt of such equipment.

### **L125: Professional Indemnity Exclusion**

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

### **L136: Safety Harness Condition**

It is a condition precedent to Our liability that all persons employed shall be issued with and shall wear fall-arrest equipment consisting of a full body harness, shock absorbing lanyard and connecting hook which conforms to CEN standards when working at heights exceeding 5 metres above the ground.

This condition shall not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- a) a main guard rail of at least 910mm above the edge;
- b) a toe board of at least 150mm high;
- c) an intermediate guard rail or other barrier so that there is no gap of more than 470mm.

### **L208: Per Capita Rating Endorsement**

The premium is rated per person based on the numbers of people you have declared & are shown in the statement of fact .

This declaration must be kept up to date & you must advise any alterations both at renewal & immediately any that occur during the policy year .

## STATEMENT OF FACT

### Disclosure

Our acceptance of this risk is based on the information presented to us, which is detailed in the following Statement of Fact, being a fair presentation of your business including any unusual or special circumstances which increase the risk and any particular concerns which have led you to seek insurance. Please check this information and advise immediately if you feel this differs from the information you have presented to us. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, we may void the policy. Our continued acceptance is based on any changes from the original information presented being advised and accepted by us. A change in risk may allow us to avoid a claim or impose additional terms or conditions. If you are in any doubt about any of the above you should consult your insurance broker or advisor.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have never:

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	No
b) been disqualified from being a company director?	No
c) had a County Court Judgement or Sheriff Court Decree?	No
d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences?	No
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters?	No

### The Business

Correspondence Address	Field View House, 136 Kitson Hill Road, Mirfield, Wf14 9qz
How many years have you been trading?	40
What date would you like cover to begin?	
Is there any manual work away from the premises other than collection & delivery?	No
Is there any work at height or depth or in enclosed spaces?	Yes
If yes, please provide full details below:	
6m Maximum Height	
Do you or any of your employees engage in the application of heat either on or away from the Business premises?	No
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, hoists, slings, cradles or processes involving a noise level in excess of 85db?	No
Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways?	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract?	No
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	Yes
Do you have less than 5 employees?	Yes
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ?	Yes
a) manual handling b) COSHH c) working with machinery d) work at height	
Do you record in document form the above risk assessments?	Yes
Do you have a formal safety-training plan for employees?	Yes
Do you have a document procedure for high-risk activities?	Yes

### Additional Information

Domestic work 99% and Commercial work 1% - No hot work done. Use of scaffolding ladders only.

### Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you?	No
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**The Financials**

## Estimate Annual Turnover:

UK	£500,000
USA/Canada	£0
Rest of the World	£0
Payments to bona-fide subcontractors	£150,000

## Number of Employees:

Clerical Principals/Directors	0
Manual Principals/Directors	1
Clerical staff/LOSC's	1
Manual staff/LOSC's	0

## Estimated Annual Wagerolls:

Clerical Principals - non manual labour	£25,000
Clerical Employee's - non manual labour	£0
Manual Principals	£0
Manual Employee's - Drivers / Yardsmen	£0
Manual Employee's - Woodworking machinists	£0
Manual Employee's -All other	£0
Labour only subcontractors	£0