

EXCESS OF LOSS PUBLIC/PRODUCTS LIABILITY INSURANCE RENEWAL CERTIFICATE

Policy Number: CS/EXOL/SS7997586
Insured: Vasile Banacila t/a G8 Building Ltd
Business Address 176 cressex road, high wycombe, hp12 4ua
Insured's Business General build
Additional Trade Information: Roof repairs

Limit of Indemnity Hereunder:

Public Liability: £5,000,000 any one occurrence or series of occurrences arising from one originating cause and in all in the Period of Insurance as per the Total Primary and Underlying Excess Limits
Products Liability: Not Insured

Total Primary and Underlying Excess Limits:

Public Liability: £5,000,000 any one occurrence or series of occurrences arising from one originating cause and in all in the Period of Insurance as per the Total Primary and Underlying Excess Limits
Products Liability: Not Insured

Primary Insurer: Breeze underwriting Limited

Policy Number: 111734835

Primary Policy:

Underlying Excess Policy(ies):

Period of Insurance: 31 March 2023 to 30 March 2024 (both dates inclusive)

Adjustment Date 31 March 2023

Renewal Date 31 March 2024

Insurer: Convex Insurance UK Limited

Policy Wording: CNVXXLv1

Excess: As stated in the policy wording and/or conditions

Premium: £262.50

Insurance Premium Tax £31.50

Underwriting Fees £25.00

Total amount due £319.00

Signed: *PWingfield*

STATEMENT OF FACT

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

This policy the Schedule (including any Schedule issued in substitution) and any endorsement shall be considered one document. The Proposal including the declaration or any information supplied by or on behalf of the Insured shall form the basis of this contract between the Insured and the Insurer. This is to certify that in accordance with the authorisation granted to the undersigned by the Insurer and in consideration of the premium specified herein the said Insurer are hereby bound to insure in accordance with the terms limits of indemnity exclusions and conditions herein or endorsed hereon. Provided always that any Section of this policy stated to be not covered in the Schedule shall be inoperative.

Financial Details

Business turnover (next 12 months):

£500,000

Is any of your turnover derived from overseas?

No

Business Details

Is the client involved in Heat work away from own premises?

Yes

Please provide percentage amount of Heat Work undertaken

10%

Does the Primary policy have Heat Work conditions imposed (to include welding conditions) if appropriate?

Yes

Is the client involved in Height work greater than 30m and/or Depth work lower than 4m?

No

STATEMENT OF FACT

Claims Information

No more than 3 PL claims in last 5 years or any claim of more than 50% of the primary limit

Yes

The Premises

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

Additional Information

client does general building but also covers roof repairs and guttering.
also fits a/c systems

Disclosure

This product meets the demands and needs of those Business proprietors who wish to have cover in place to protect their assets and earnings. Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. You should check your Schedule and Statement of Fact carefully to ensure you have the required cover.

This statement does not form part of the terms and conditions of your policy.

This Statement of Fact forms part of your insurance contract. It is a record of answers specifically provided to ourselves, and also of some Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. The information recorded in this document has been material to our assessment of :

1) your eligibility for this policy; 2) the terms and conditions applying to your policy; 3) your insurance premium.

Please check this form immediately. If any of the information is incorrect please call your broker on their usual number - failure to do so could invalidate the policy from inception or result in a claim being repudiated.

Endorsements



Certificate of Employers' Liability Insurance (a)

(The requirements for the display of the certificate 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 No: CLMU23588169ASC
UMR: B6022PK23RP114Y3X

- Name of policy holder: G8 Building Ltd
- Date of commencement of insurance policy: 00.00hrs on: March 31, 2023
- Date of expiry of insurance policy: 23.59hrs on: March 30, 2024

We hereby certify that subject to paragraph 2:-

- 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 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
- (a) the minimum amount of cover provided by this policy is no less than GBP 5,000,000 (c); or
(b) ~~the cover provided under this policy relates to claims in excess of GBP~~
~~but not exceeding GBP~~

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

Signature

- 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, or 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.
- Specify applicable law as provided for in regulation 4(6) of the Regulations.
- 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 policy.

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

Name and address of issuing intermediary: Breeze Underwriting Ltd, 42-43 Broomfield House, Lanswoodpark Business Centre, Broomfield Rd, Elmstead Market, CO7 7FD

Authorised Insurers: Ascot Underwriting Limited
20 Fenchurch Street, London, EC3M 3BY
Issuing intermediary's reference: B6022PK23RP114Y3X
(if different from the Policy Number stated above)

NMA2838 (28/01/1999)

Combined Liability

POLICY SCHEDULE

Please check that this policy schedule is accurate and meets with your requirements.

Intermediary: Compare Insurance Limited (Hedron Net)
 Policy Number: CLMU23588169ASC
 Insured: G8 Building Ltd

Insured's Address: 176 Cressex Road
 High Wycombe
 Buckinghamshire
 HP12 4UA

Insured's Business: Building Contractors and Roofing Contractors Including the Use of Heat

Period of Insurance: From 31 March, 2023 To 30 March, 2024
 Both Days Inclusive

Territorial Limits: As stated within the policy section

Premium:	Employers Liability	100% Minimum & Deposit	GBP 1,437.50
	Public/Products Liability	100% Minimum & Deposit	GBP 1,575.00
		Premium	GBP 3,012.50
		Insurance Premium Tax:	GBP 361.50
		Policy Fee:	GBP 75.00
		Total Premium:	GBP 3,449.00
(Subject to adjustment as per year end adjustment condition)			

Insurers: Ascot Syndicate 1414 at Lloyd's

Additional Endorsements:
 ERN CONFIRMATION
 SUBJECT TO COMPLETED PROPOSAL FORM
 WORKING DEPTH LIMIT EXCLUSION
 WORK AT HEIGHT EXCLUSION
 HAZARDOUS WORKS EXCLUSIONS (AMENDED)
 £1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM
 PERSONAL PROTECTIVE EQUIPMENT CONDITION
 MINIMUM & DEPOSIT AND YEAR END DECLARATION CONDITION PRECEDENT
 SUBJECTIVITIES CONDITION PRECEDENT

CONDITION PRECEDENT NOTICE
FORKLIFT TRUCKS CONDITION PRECEDENT
BONA-FIDE SUB CONTRACTORS CONDITION PRECEDENT
HOT WORKING USE OF HEAT EQUIPMENT AWAY PREMISES CONDITION
UNDERGROUND SERVICES CONDITION PRECEDENT
WASTE DISPOSAL CONDITION PRECEDENT
SAFETY HARNESS CONDITION PRECEDENT (GENERAL)
FORM: CLW 1.0 03/21

Limit of Indemnity:

Section 1

Employers Liability:

GBP 10,000,000

any one claim or series of claims arising out of one occurrence other than in respect of Terrorism & Asbestos where GBP 5,000,000 any one claim or series of claims shall apply.
(Including Costs & Expenses)

Section 2

Public Liability:

GBP 5,000,000

any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the period of insurance.

Terrorism & Asbestos Excluded

Section 3

Products Liability:

GBP 5,000,000

any one occurrence and in the Aggregate

Terrorism & Asbestos Excluded

Excess:

£1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM

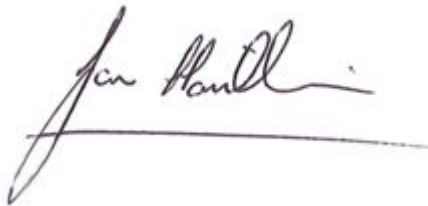
Contract Number:

B6022PK23RP114Y3X

Binding Underwriter:

Breeze Underwriting Limited

Signed:

A handwritten signature in black ink, appearing to read "Jim Smith", with a horizontal line drawn underneath it.

Issue Date:

24 March 2023

Issue Office:

Breeze Underwriting Limited

42-43 Broomfield House, Lanswoodpark Business Centre, Broomfield Rd,
Elmstead Market, CO7 7FD

<p>ERN CONFIRMATION</p> <p>Subject to confirmation of ERN Number prior to inception</p>
<p>SUBJECT TO COMPLETED PROPOSAL FORM</p> <p>Subject to satisfactory completed proposal form within 30 days of inception</p>
<p>WORKING DEPTH LIMIT EXCLUSION</p> <p>This Policy does not cover You or anyone working on Your behalf for legal liability arising from any work undertaken which is beyond a depth of one (1) metre from ground level.</p> <p>All other terms conditions and exclusions of the Policy remain unaltered.</p>
<p>WORK AT HEIGHT EXCLUSION</p> <p>This Policy does not cover legal liability arising out of or in connection with any work undertaken by You or anyone working on Your behalf at a height above fifteen (15) metres from the surrounding floor or ground level.</p> <p>All other terms conditions and exclusions of the Policy remain unaltered.</p>
<p>HAZARDOUS WORKS EXCLUSIONS (AMENDED)</p> <p>This Policy does not cover legal liability arising out of any work undertaken by You or anyone working on Your behalf involving:</p> <ol style="list-style-type: none"> 1. piling, ground stabilisation, underpinning or dewatering works; 2. mining, quarrying or tunnelling over 0.5 metres diameter; 3. any demolition work undertaken by You or anyone working on Your behalf other than any building or part thereof which is three (3) metres or less in height where such work forms an incidental part of an erection, refurbishment or extension contract; 4. the sale supply hire and/or the erection of spectator stands; 5. the use of explosives; 6. water course diversion, dams, flood protection or sea defence. <p>All other terms conditions and exclusions of the Policy remain unaltered.</p>
<p>£1000 THIRD PARTY PROPERTY DAMAGE/BODILY INJURY EACH AND EVERY CLAIM</p>

PERSONAL PROTECTIVE EQUIPMENT CONDITION

Personal protective equipment for employees and provision of work equipment

It is a condition to the Employers' Liability Section of this Policy that:

- A. You shall ensure compliance with the requirements of the Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment Regulations 1998 (PUWER) or any subsequent legislation amending or replacing such Regulations; and
- B. You must hold for Our inspection for a period of not less than five (5) years a copy of up to date records regarding the issue, maintenance and any other information which needs to be recorded in compliance with Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment Regulations 1998 (PUWER).

For further details please see Helpful Information on page 19 of Your Policy wording.

All other terms conditions and exclusions of the Policy remain unaltered.

MINIMUM & DEPOSIT AND YEAR END DECLARATION CONDITION PRECEDENT

This policy is 100% minimum & deposit and non refundable in the event of cancellation.

Where the premium is provisionally based on the Insured's estimates the Insured shall keep accurate records and within 30 days of expiry of the period of insurance declare such particulars as the insurer(s) require. The premium shall then be adjusted and any difference paid or allowed to the Insured as the case may be subject to any minimum premium that may apply. Where such estimates include remuneration to employees, the required declaration shall also include remuneration to all persons defined as persons employed by this policy. Failure to declare such particulars to the insurer(s) shall entitle the insurer(s) to estimate if they so wish such particulars and to assess the further premium payment due calculated on such estimated particulars.

SUBJECTIVITIES CONDITION PRECEDENT

It is a condition precedent to liability that all subjectivities applied to the policy are fully resolved within 30 days of the inception date. In the event that all subjectivities are not fully resolved, we reserve the right to void the policy ab initio.

CONDITION PRECEDENT NOTICE

We are only prepared to provide cover if You take the steps and precautions to reduce the risk of losses which are specified as condition precedent.

If You do not comply with any condition precedents set out under this policy We will not be liable for any claims under the Sections of cover to which they apply.

We will not rely on a condition precedent to exclude, limit or discharge our liability for a loss if, where Section 11 of the Insurance Act 2015 applies, You can prove that non-compliance could not have increased the risk of a loss which actually occurred in the circumstances in which it occurred.

FORKLIFT TRUCKS CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability and Public Liability Sections of this Policy that the use of forklift trucks is subject to the following:

1. all operatives must be over 18 years old;
2. all operatives must receive adequate information, instruction and training in the use of forklift trucks and You must retain documentary evidence of such.
3. Whenever a forklift truck is left unattended:
 - A. the ignition keys must be removed; or
 - B. the vehicle otherwise immobilised;to prevent unauthorised use.
4. The carriage of passengers or unauthorised use of the vehicle outside of its design capabilities is prohibited at all times.
5. Operatives must engage safety restraints whenever such restraints have been fitted to the vehicle.

All other terms conditions and exclusions of the Policy remain unaltered.

BONA-FIDE SUB CONTRACTORS CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that all bona-fide sub-contractors engaged have liability insurance in full force and effect throughout the period for which work is undertaken for You and which as a minimum includes:

1. Employers' Liability with a limit of indemnity of not less than £10,000,000; and
2. Public (including Pollution) and Products Liability with a limit of indemnity of not less than £5,000,000; and
3. an indemnity to principal extension; and
4. full coverage for the scope of work undertaken by the bona-fide sub-contractor for You.

You shall obtain and retain a copy of the bona-fide sub-contractor's insurance policy schedule or maintain other written evidence of the insurance in force for inspection by Us when required.

All other terms conditions and exclusions of the Policy remain unaltered.

HOT WORKING USE OF HEAT EQUIPMENT AWAY PREMISES CONDITION

Exclusion 15 (Use of Heat away from your Premises) of the Public Liability Section is deleted and the following Condition Precedent is added to the Public Liability Section of this Policy.

It is a condition precedent to Our liability under the Public Liability Section of this Policy that when equipment specified below is used by You or any one working on Your behalf who undertake work away from Your Premises that on each occasion the undernoted detailed steps and precautions are undertaken.

For all hot work away from Your Premises:

1. the Construction (Design and Management) Regulations 2015 in respect of fire safety obligations under regulations 29 and 32 are complied with;
2. where necessary a permit to use heat is obtained from any principal, site manager or property owner.

In respect of:

3. blow lamps, blow torches, flame guns, hot air guns, oxy-acetylene, other gas or electric welding equipment or angle grinders;
 - A. prior to work commencing:
 - i. the area in which such equipment is to be used must be thoroughly examined and cleared of loose combustible materials which may be in danger of ignition within the vicinity of use, including areas above or below. Where clearance or removal is not practical or fixed combustible materials are to remain in situ, such combustible materials must be covered with overlapping sheets, blankets or screens of non-combustible material;
 - ii. where such equipment is used on walls, partitions, roofs, ceilings, floors or heat conducting materials are built into or project through these, additional precautions are required. A thorough examination of the opposite side of such wall, partition, roof, ceiling or floor to ensure it is clear of any combustible materials which may be ignited by sparks or flames or conducted heat. Where clearance or removal is not practical, such combustible materials must be covered with overlapping sheets, blankets or screens of non-combustible material or other steps and precautions must be undertaken to mitigate the risk of igniting a fire;
 - B. during work:
 - i. whilst such equipment is switched on or alight it shall kept under continuous visual supervision by the user or any other designated competent person, until such time such equipment is switched off, extinguished and has cooled down after use;
 - ii. suitable fire extinguishing equipment appropriate for the work is kept available for immediate use and as near as practicable to where the work is undertaken;
 - iii. filling or refilling of gas cylinders is only to be carried out in the open outside of any building or structure;
 - iv. additional gas cylinders not in use must be safely stored in an area at least six (6) metres away from the proposed area where such equipment is being used;
 - C. after work:
 - i. immediately upon finishing work a thorough examination must be made in and about the area (including the other side of walls, partitions, roofs, ceilings or floors) where the work has been carried out to ensure that no ignition has taken place or for evidence of smouldering or transmission of heat which may cause a fire. Then further thorough examinations at thirty (30) and sixty (60) minute intervals afterwards or more frequently as required by any risk assessment;
4. tar/bitumen boilers, melting pots, vessels, tar pans with associated heating apparatus used for heating of bitumen, bituminous compounds, tar or similar materials;
 - D. during work:
 - i. whilst heating apparatus is switched on or alight it shall kept under continuous visual supervision by the user or any other designated competent person until such time such heating apparatus is switched off, extinguished and has cooled down after use;
 - ii. tar/bitumen boilers, melting pots, vessels, tar pans must be placed on a firm level surface of fire resistant material and capable of supporting the load;
 - iii. any gas cylinders must be at least three (3) metres away from the boiler during use, unless a suitable protective shield is fitted;
 - iv. suitable fire extinguishing equipment is kept in close proximity whilst heating apparatus is switched on or alight and available for immediate use;
 - v. additional gas cylinders not in use must be safely stored at least six (6) metres away from heating apparatus;

- vi. where tar/bitumen boilers, melting pots or vessels are operated on a roof or within a building or structure they must be placed in a tray or pan with a greater capacity than the contents of the container being heated;
- E. after work:
 - i. such equipment must be switched off or extinguished and thoroughly examined to ensure it has cooled down after use before moving it or leaving the site unattended.

All other terms conditions and exclusions of the Policy remain unaltered.

UNDERGROUND SERVICES CONDITION PRECEDENT

It is a condition precedent to Our liability under the Employer's Liability, Public Liability and Products Liability Sections of this Policy that where You or anyone working on Your behalf are undertaking digging boring or excavation work You shall prior to and during the carrying out of the work take all necessary and reasonable precautions to locate and prevent loss of or damage to all underground services including cables pipes tunnels or other infrastructure.

Necessary and reasonable precautions shall include but not be limited to:

1. the use of appropriate scanning equipment to locate the position and depth of cables and pipes and other underground services or tunnels or infrastructure;
2. obtaining and reviewing maps and plans showing the services in the locality of the works from the appropriate utility providers and local authorities;
3. supplying the relevant maps plans and information as to the location of underground services to any persons undertaking such work;
4. conducting hand driven trial or test bore holes where appropriate to the work.

You will retain a written record which provides evidence that all necessary and reasonable precautions were undertaken

All other terms conditions and exclusions of the Policy remain unaltered.

WASTE DISPOSAL CONDITION PRECEDENT

It is a condition precedent to Our liability under this Policy that all waste material of any description shall be disposed of at a licensed refuse site in accordance with the terms of such licence.

All other terms conditions and exclusions of the Policy remain unaltered.

SAFETY HARNESS CONDITION PRECEDENT (GENERAL)

It is a condition precedent to Our liability under this Policy that when working at height all Employees:

- a) shall be issued with fall-arrest equipment consisting of a full body harness, a shock absorbing lanyard and connecting hook which confirm to CEN standards;
- b) shall be clipped onto a suitable anchor point other than when working in a safe zone which is protected by:
 - a. A main guard rail of at least 950mm above the platform 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.

All other terms conditions and exclusions of the Policy remain unaltered.

FORM: CLW 1.0 03/21



Policy

Prepared for: G8 Building Ltd



Policy Schedule

Policy Number	PQ0537099	
Insured	G8 Building Ltd	
Insured's Address	176 Cressex Road High Wycombe HP12 4UA	
Insured's Business	General Building Contractor Non Asbestos (D&C)	
Turnover	Turnover as previously advised	£510,451
	Maximum turnover figure you can reach before you need to tell us	£510,451
Design Split	% of total turnover where You carry out construction / installation and are responsible for the design* and the design* is undertaken by Your own partners, directors or employees	70%
	% of total turnover where You carry out the construction / installation and the design* is undertaken by third parties appointed by or on behalf of You . i.e. You are responsible for the design*.	10%
	% of total turnover where You carry out the construction / installation but have no responsibility for any aspect of the design* i.e. all work is to designs* provided by Your clients or the general contractor without input from You .	20%
	* Design means any design or specification, feasibility study, technical information, calculation or survey carried out in relation to a contract.	
Period of Insurance	From: 31 March 2023 To: 31 March 2024 both days at 00:01 a.m.	
Insurer	AXA XL Insurance Company UK Limited	
Professional Liability	Wording	Contractors Design and Professional Services Professional Liability Insurance D&C 06/17
	Limit of Liability	£1,000,000 each and every Claim and in the aggregate (including defence costs and expenses)
	Sub Limits	
	3.4 CDM	£250,000 aggregate
	3.5 Criminal Prosecution	£250,000 aggregate
	3.6 Data Protection Act 1998	£250,000 aggregate
	3.7 Data Protection Act 2018	£50,000 aggregate
	6.1 Asbestos	£250,000 aggregate
6.34 Toxic Mould	£250,000 aggregate	

cont.



	Deductible	£2,500
	Deductible Exceptions	
	3.4 CDM	£1,000 each and every Claim Applicable to defence costs and expenses
	3.5 Criminal Prosecution	£1,000 each and every Claim Applicable to defence costs and expenses
	3.6 Data Protection Act 1998	£1,000 each and every Claim Applicable to defence costs and expenses
	3.7 Data Protection Act 2018	£1,000 each and every Claim Applicable to defence costs and expenses
	6.1 Asbestos	£1,000 each and every Claim Applicable to defence costs and expenses
	6.34 Toxic Mould	£1,000 each and every Claim Applicable to defence costs and expenses
Professional Liability	Covered Jurisdiction	United Kingdom
	Territorial Limits	Worldwide excluding USA and Canada
	Retroactive Date	01 April 2019
Cyber Liability	Wording	Not Purchased
	Limit of Liability	
	Excess	
	BI Excess	
	Covered Jurisdiction	
	Territorial Limits	
	Retroactive Date	
Directors & Officers	Wording	Not Purchased
	2.1 Limit of Liability	
	Defence and Investigation Costs Sub Limits	
	2.1(d) Identity Theft Defence Costs	
	3.23(b) Defence Costs	
	3.23(c) Investigation Defence Costs	
	3.23(d) Criminal Prosecution Defence Costs	
	3.23(e) Extradition Proceedings Defence Costs	
	3.23(f) Asset and Liberty Proceedings Defence Costs	
	3.23(g) Pollution Defence Costs	
	3.23(h) Asbestos Defence Costs	
	3.23(i) Public Relations Expenses	

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	2.4 Section Extensions	
	(a) Additional Limit	
	(b) Automatic Acquisition Cover	
	(e) Discovery Period	
	(f) Emergency Costs	
	(h) Personal Appointments	
	(i) Regulatory Crisis Costs	
	(j) Retirement Run-Off	
	Deductible	
	Covered Jurisdiction	
Territory		
Corporate Legal Liability	6.1(a) Limit of Liability	Not Purchased
	Defence and Investigation Costs Sub Limits	
	6.1(c) Identity Theft Defence Costs	
	3.23(b) Defence Costs	
	3.23(d) Criminal Prosecution Defence Costs	
	3.23(g) Pollution Defence Costs	
	3.23(h) Asbestos Defence Costs	
	3.23(i) Public Relations Expenses	
	6.4 Section Extensions	
	(a) Automatic Acquisition Cover	
	(d) Data Protection	
	(e) Defence Costs for Breach of Contracts	
	(f) Emergency Costs	
	(g) Fidelity	
	(h) Loss of Documents or Data	
(i) Pension and Employee Benefits		
Deductible		
Covered Jurisdiction		
Territory		
Employment Practices Liability	7.1 Limit of Liability	Not Purchased
	Deductible	
	Covered Jurisdiction	
	Territory	

cont.



Premium	£1,000.00
Insurance Premium Tax at 12%	£120.00
Total Premium	£1,120.00

Date of Proposal	Date of Proposal or Statements of Fact attached
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Endorsements	Basement Works Exclusion PIDC PI 013 BW/PI Cladding Exclusion Endorsement PIDC PI 012 CE/PI Multinational Coverage Endorsement PIDC PI 015 MNC/PI Professional Liability Cyber And Data Protection Law Endorsement PIDC PI 016 CD/PI Sub-Consultants Minimum Professional Liability Requirements PIDC PI 009 SMP/PI Swimming Pools Exclusion PIDC PI 014 SP/PI
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Subjectivities	N/A
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Underwriting Basis	Statements of Fact <input type="checkbox"/>	Proposal Form <input checked="" type="checkbox"/>
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Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Us**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Us** such as may be required under this policy.

Notification of Claims and Circumstances to

Angel Risk Management Limited
Ground Floor
Marlborough House
Victoria Road South
Chelmsford
Essex, CM1 1LN
Telephone: 01245 343630
Email: claims@angelriskmanagement.com
Web: www.angelriskmanagement.com

Complaints

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that AXA XL has not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE
20 Gracechurch Street
London
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487
E-mail: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

Telephone Number: 0800 0234 567
E-mail: complaint.info@financial-ombudsman.org.uk

Further details will be provided on request and at the appropriate stage of the complaints process.



About AXA XL

About AXA XL's Insurance Operations

AXA XL insurance companies offer property, casualty, professional, financial lines and specialty insurance products globally. Businesses that are moving the world forward choose AXA XL as their partner. To learn more, visit <http://axaxl.com>

About AXA XL

AXA XL is the global brand used by AXA SA (EURONEXT:AXA). The companies of XL Insurance, XL Reinsurance and XL Risk Consulting provide property, casualty professional and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises throughout the world.

AXA XL, the P&C and specialty risk division of AXA SA ("AXA"), announced in December 2018 that the Financial Strength Rating ("FSR") and Long-term Issuer Credit Rating ("Long-Term ICR") of its core insurance and reinsurance companies have been upgraded by A.M. Best and Standard & Poor's ("S&P").

A.M. Best has upgraded the FSR to A+ (Superior) from A (Excellent) and the Long-Term ICR to "aa-" from "a+" of the Property/Casualty subsidiaries of XL Group Ltd ("XL") as well as those of AXA Insurance Company with a stable outlook.

S&P recently raised the FSR and Long-Term ICR ratings on AXA XL's core insurance and reinsurance companies to AA- from A+ and on the highly strategic subsidiaries to A+ from A, with a Stable outlook for all entities.

Both rating agencies pointed out that their rating actions reflect AXA XL's stronger balance sheet as a part of the AXA group and strategic alignment with AXA in enhancing the group's leading market position in the commercial global P&C insurance sector.

A.M. Best and S&P's actions follow those of Fitch and Moody's which both upgraded the ratings of XL subsidiaries by one notch with a Stable outlook after the completion of the acquisition of XL by AXA on September 12 2018.

We're strong. So we can respond when clients need us the most. Consistent equity capitalization, steady growth in gross premium written (GPW) and disciplined underwriting contribute to a solid financial foundation. We have a robust balance sheet and conservative financial profile.

With a significant presence in all of the world's major re/insurance markets, we understand global demands and local needs. We bring an incredible blend of people, products, services and technology to help businesses move forward.

Clients look to AXA XL for answers to their most complex risks and to help move their world forward. To learn more, visit <http://axaxl.com>



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Basement Works Exclusion

PIDC PI 013 BW

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to Basement Works.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Cladding Exclusion Endorsement

PIDC PI 012 CE

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to the combustibility of any cladding, panelling or façade (including without limitation any core, filler or insulation) or any system incorporating any of the same.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Multinational Coverage Endorsement

PIDC PI 015 MNC

In consideration of the premium charged and subject to the terms, conditions, limitations and exceptions of this policy, **We** shall provide coverage under this policy on the following alternative bases:

A. Licensed Coverage

We shall provide licensed coverage in jurisdictions where **We** are licensed and/or admitted to do so; or:

B. Unlicensed Coverage

We shall provide coverage on an unlicensed or non-admitted basis in jurisdictions where it is not prohibited by any applicable law or regulation in that jurisdiction; or:

C. Financial Interest Coverage

We shall provide coverage to **You** for **Your** financial interest in any entity which would otherwise be covered under this policy which is located in a jurisdiction where:

- (i) applicable law or regulation do not, to the best of **Our** good faith knowledge, allow **Us** to provide coverage; or
- (ii) **You** have elected that the policy will not cover such entity directly but will cover **Your** own financial interest in such entity.

Any entity falling within sub-paragraphs C.(i) or (ii) above is referred to as an "Uncovered Entity".

Where Financial Interest Coverage is triggered, the policy will not provide any coverage for the Uncovered Entity, and **We** and **You** further agree that:

- (iii) **You** have a financial interest in the Uncovered Entity because **You** benefit financially from the continued operation of the Uncovered Entity and/or would be prejudiced by loss to, or damage to, or liability incurred by the Uncovered Entity in the operation of its business; and
- (iv) **We** shall reimburse **You** in respect of any loss to **Your** financial interest, by way of agreed valuation calculated as the amount which would have been payable to the Uncovered Entity if a policy with the same terms and conditions as this policy had been issued to such Uncovered Entity, save that no reimbursement shall be provided in respect of any insuring clause which would have covered any individual person.



- (v) where **You** are not, directly or indirectly, the 100% owner of the Uncovered Entity, **You** will act on **Your** own behalf and on behalf of all other parties with a financial interest in the Uncovered Entity (“Other Interests”) in purchasing insurance for 100% of the financial interests in the Uncovered Entity provided that the Other Interests have duly authorised **You** to so act and **We** are permitted to provide insurance to the Other Interests. In the event of a loss it is agreed that **We** shall fully discharge **Our** obligations under this clause by paying, subject to the terms, conditions, limitations and exceptions of this policy, 100% of the loss of the Other Interests to **You**.

Where loss to **Your** financial interest is reimbursed under this policy, **We** shall be subrogated to all of **Your** rights and remedies. If requested by **Us**, **You** shall:

- (vi) report fully and fairly on any causes of action which the Uncovered Entity may have against any third party arising out of the facts and circumstances which gave rise to the loss; and
- (vii) procure that the Uncovered Entity assigns to **You** the benefit of any cause of action it may have against any such third party (including any insurer issuing a policy to the Uncovered Entity) and that the Uncovered Entity shall cooperate with **Us** in pursuing such cause of action.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Professional Liability Cyber And Data Protection Law Endorsement

PIDC PI 016 CD

- 1) This endorsement takes priority over any other provision in this policy.
- 2) Save as expressly provided in this endorsement, or by other restrictions in this policy specifically relating to the use of, or inability to use, a **Computer System**, no cover otherwise provided under this policy shall be restricted solely due to the use of, or inability to use, a **Computer System**.
- 3) This policy excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly caused by, directly resulting from or directly arising out of:
 - a) a **Cyber Act**; or
 - b) any partial or total unavailability or failure of any **Computer System**;

provided the **Computer System** is owned or controlled by **You** or any other party acting on **Your** behalf in either case; or
 - c) the receipt or transmission of malware, malicious code or similar by **You** or any other party acting on **Your** behalf.
- 4) This policy excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided:
 - a) to **You** or any other party acting on **Your** behalf by an internet service provider, telecommunications provider or cloud provider but not including the hosting of hardware and software owned by **You**;
 - b) by any utility provider, but only where such failure of interruption of service impacts a **Computer System** owned or controlled by **You** or any other party acting on **Your** behalf.
- 5) This policy excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount for actual or alleged breach of **Data Protection Law** by **You** or any other party acting on **Your** behalf.
- 6) Any cover for costs of reconstituting or recovering lost, inaccessible or damaged documents owned or controlled by **You** or any other party acting on **Your** behalf in this policy shall not apply to **Data**.



For the purposes of this endorsement the following definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof, involving access to, processing of, use of or operation of any **Computer System**.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Data Protection Law means any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

Signed:

A handwritten signature in black ink, appearing to read 'S. M. M. V.' or similar.

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This Endorsement, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Sub-Consultants Minimum Professional Liability Requirements

PIDC PI 009 SMP

You as a condition to **Your** right to reimbursement under this policy shall, where it has engaged any person, firm or company to provide design or consultancy services (“consultants”), ensure that at the time of engagement such consultants take out and agree to maintain in force for a period of 6 years from completion of the relevant project their own professional indemnity insurance which:

- (a) provides an reimbursement at least as extensive as provided under this policy in respect of the consultants’ conduct of their activities and duties;
- (b) has a limit of reimbursement of not less than GBP 1,000,000.00 in the aggregate;
- (c) shall be effective for a period of not less than six months from the date of engagement.

Furthermore, **You** must obtain and retain a copy of such professional liability insurance.

Provided always that **We** shall become subrogated to all rights and remedies of **You** and **You** shall take all reasonable steps to preserve such rights and remedies and shall co-operate with **Us** and give all reasonable assistance (without charge) in effecting any recovery following the payment by **Us** of any loss under this endorsement.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Endorsement

Contractors Design and Professional Services Professional Liability Insurance

This **Endorsement**, effective 00:01 a.m. 31 March 2023 attaches to and forms part of Policy Number: PQ0537099

In the name of: G8 Building Ltd

Swimming Pools Exclusion

PIDC PI 014 SP

It is hereon noted and agreed that **We** shall not have any liability under this policy (regardless of any other cause or event contributing concurrently or in any sequence) (including but not limited to Defence Costs and Expenses and Mitigation Costs for any **Claim** or **Notified** circumstance, defence costs and expenses of CDM and Criminal Prosecutions and/or any **Consequential Loss**) for or directly or indirectly arising out of or in any way connected with or related to Swimming Pools.

“**Consequential Loss**” means any **Claim** for consequential loss including but not limited to any loss of profits, loss of use, loss of production, loss of contracts, liquidated damages or for any costs of decamping and/or rehousing.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 24 March 2023



Renewal Proposal Form

Professional Indemnity Insurance FOR BUSINESSES WHO DESIGN AND CONSTRUCT

IMPORTANT NOTICE TO THE PROPOSER

Please fully complete this Proposal Form. It is very important that the person completing the Proposal Form understands that full disclosures must be made on the basis of proper enquiries and that the questions and statements below attach to the Policy if one is issued. Insurers rely upon the answers provided in this Proposal when deciding whether or not to offer insurance to the Proposer, and if so, on what terms. The Proposal Form applies to the "Proposer" which includes all person(s) or businesses applying for insurance.

SECTION 1 – GENERAL DETAILS

1. Proposer(s) Name (Company/Trading Name):
G8 BUILDING LTD

2. Main Address (Also include any other locations):
176 CRESSEX ROAD ;
HIGH WYCOMBE
HP12 4HA

SECTION 2 – BUSINESS ACTIVITIES

3. Please provide details of the Proposer's turnover as follows:

	Last Financial Year Ended <u>31/10/2022</u>	Current Financial Year Ending <u>31/10/2023</u>	Coming Financial Year Ending <u>31/01/2024</u>
Turnover:	<u>£378594</u>	<u>£510451</u>	<u>£500000</u>
a) % of total turnover where Proposer carries out construction / installation and is responsible for the design* and the design* is undertaken by Proposer's own partners, directors or employees.	<u>50</u> %	<u>75</u> %	%
b) % of total turnover where Proposer carries out the construction / installation and the design* is undertaken by third parties appointed by or on behalf the Proposer. i.e. the Proposer is responsible for the design*.	%	<u>10</u> %	%
c) % of total turnover where the Proposer carries out the construction / installation but has no responsibility for any aspect of the design* i.e. all work is to designs* provided by the Proposer's clients or the general contractor without input from the Proposer.	<u>50</u> %	<u>15</u> %	%
d) % of all other turnover. Provide full details of the activities undertaken on a separate sheet.	%	%	%

* Design means any design or specification, feasibility study, technical information, calculation or survey carried out in relation to a contract.

SECTION 2 – BUSINESS ACTIVITIES (Continued)

4. Please allocate below, as a percentage to a total of 100%, the fees/income for activities undertaken during the last complete financial year:

	UK	EU	USA/Canada	Elsewhere*	Total
Architectural	40				
Civil Engineering					
Electrical Engineering	20				
Environmental					
Feasibility Studies – No design					
Heating and Ventilation Engineering	20				
Mechanical Engineering					
Project Management **	20				
Quantity Surveying					
Soil Engineering					
Structural Engineering					
Other (Specify) **					
					100%

* Please provide full details of work designated as Elsewhere.

** Please provide full details of type of contracts or work undertaken.

5. Please allocate below, as a percentage to a total of 100%, the fees/income for activities undertaken during the last complete financial year:

	UK	EU	USA/Canada	Elsewhere*	Total
Airports, Runways, Aviation **					
Automotive **					
Basements					
Bridges, Tunnels or Dams **					
Cladding or Curtain Walling ***					
Commercial Offices, Retail or Business Parks	80				
Demolition					
Fire Protection / Security Systems					
Foundations, Piling and Underpinning					
Glazing					
Harbours, Jetties, Off-Shore or Marine Installations **					
High Rise Building					
Housing	10				
Leisure, Sport and Stadiums					
Lift Installation/Design					
Manufacturing Plants					
Military Projects **					
Mining **					
Nuclear or Atomic Projects **					
Power Stations and Plants					
Railways – Tracks/Signalling					
Refineries, Petrochemical Installations					
Roads					
Roofing	10				
Schools, Universities, Hospitals, Municipal Buildings					
Sewerage, Drainage and Water Systems **					
Swimming Pools					
Other (specify) **					
					100%

* Please provide full details of work designated as Elsewhere on a separate sheet.

** Please provide full details of type of contracts or work undertaken on a separate sheet.

*** Has the Proposer ever provided or been responsible (including contractually) for providing any advice, design, specification, inspection, supervision or professional business services in any way related to or in connection with "façade material" (including but not limited to cladding, insulation and wall panelling)? If Yes, please provide details. Yes No

SECTION 2 – BUSINESS ACTIVITIES (Continued)

6. Has the Proposer undertaken any projects in the last five years, or does the Proposer plan to undertake any projects in the coming year where the total contract value of the project exceeds £2,500,000? Yes No

If Yes, please provide full details below of the largest three.

Project 1

Date started: _____
Name and type of project: _____
Services performed: _____
Total contract value: _____
Fee earned: _____
Estimated completion date: _____

Project 2

Date started: _____
Name and type of project: _____
Services performed: _____
Total contract value: _____
Fee earned: _____
Estimated completion date: _____

Project 3

Date started: _____
Name and type of project: _____
Services performed: _____
Total contact value: _____
Fee earned: _____
Estimated completion date: _____

SECTION 3 – CLAIMS INFORMATION

7. After full enquiry, have any claims (whether successful or not) been made against the Proposer's business or any principal, partner or director (past or present) whilst in this or any other business to which this proposal relates? Yes No

If Yes, please provide full details.

8. After full enquiry is any Proposer aware of any claims previously notified (regardless of whether or not the claim(s) has been notified to the current or previous Insurer) which have either settled or materially changed in the past 12 months? Yes No

If Yes, please provide full details of the claim and amounts involved.

9. After full enquiry is the Proposer aware of any circumstances or incidents which have or could result in a claim being made against the Proposer's business or any principal, partner or director? Yes No

If Yes, please provide full details.

10. After full enquiry is any Proposer aware of any circumstances previously noted with Insurers (past or present) which have now either turned into claims or are expected to do so? Yes No

If Yes, please provide full details.

