

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:	CLMU24588169ASC		
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, 2024 To 30 March, 2025 Both Days Inclusive		
Territorial Limits:	As stated within the policy section		
Premium:	Employers Liability	100% Minimum & Deposit	GBP 2,520.00
	Public/Products Liability	100% Minimum & Deposit	GBP 1,525.00
		Premium	GBP 4,045.00
		Insurance Premium Tax:	GBP 485.40
		Policy Fee:	GBP 75.00
		Total Premium:	GBP 4,605.40
		(Subject to adjustment as per year end adjustment condition)	
Insurers:	Ascot Syndicate 1414 at Lloyd's		
Additional Endorsements:	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

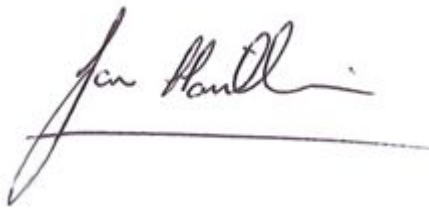
Contract Number:

B6022PK24RP114P4X

Binding Underwriter:

Breeze Underwriting Limited

Signed:

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

Issue Date:

27 March 2024

Issue Office:

Breeze Underwriting Limited

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

WORKING DEPTH LIMIT EXCLUSION

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.

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

WORK AT HEIGHT EXCLUSION

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.

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

HAZARDOUS WORKS EXCLUSIONS (AMENDED)

This Policy does not cover legal liability arising out of any work undertaken by You or anyone working on Your behalf involving:

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.

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

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

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

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 2024 to 30 March 2025 (both dates inclusive)

Adjustment Date 31 March 2024

Renewal Date 31 March 2025

Insurer: Convex Insurance UK Limited

Policy Wording: CNVXXLv1

UMR: CNVX2022CASAX175H

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

Premium: £258.75

Insurance Premium Tax £31.05

Underwriting Fees £25.00

Total amount due £314.80

Signed: *PWingfield*

Chapman & Stacey

Underwriting Agency

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

Renewal is invited subject to no alteration in primary risk or premium - please contact us for revised terms if either has changed



Policy

Prepared for: G8 Building Ltd



Policy Schedule

Policy Number	PQ0606945	
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 (to the nearest multiple of 10).	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* (to the nearest multiple of 10).	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 (to the nearest multiple of 10).	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 2024 To: 31 March 2025 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.



Professional Liability	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
	Covered Jurisdiction	United Kingdom
	Territorial Limits	Worldwide excluding USA and Canada
	Retroactive Date	01 April 2019
Cyber Liability	Wording	Not Purchased
	Limit of Liability	
	Sub-Limit of Liability	
	Excess	
	Time Excess	
	Covered Jurisdiction	
	Territorial Limits	
	Retroactive Date	
First Response Service Provider	N/A	

cont.



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	
	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	

cont.



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 checked="" type="checkbox"/>	Proposal Form <input type="checkbox"/>
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For any questions relating to this policy please contact your broker.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 26 March 2024



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: CLMU24588169ASC
UMR: B6022PK24RP114P4X

1. Name of policy holder: G8 Building Ltd
2. Date of commencement of insurance policy: 00.00hrs on: March 31, 2024
3. Date of expiry of insurance policy: 23.59hrs on: March 30, 2025

We hereby certify that subject to paragraph 2:-

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 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. (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

- (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, 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.
- (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 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: B6022PK24RP114P4X
(if different from the Policy Number stated above)