

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: HU PIB 1801226



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	HU PIB 1801226
Name of policyholder	Icarus Electrical and Solar Ltd
Date of commencement of insurance policy	22 April 2016
Date of expiry of insurance policy	22 April 2017
	Both days inclusive

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, the Island of Alderney (b); and

the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

Steve Langman

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, 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.

The certificate below shows that you are insured

- (i) with an authorised insurer, and
(ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd
Registered in England Number 70234
Registered Office 1 Great St Helen's, London EC3A 6HX
Telephone No: 020 7448 6000

CONFIRMATION OF COVER

Name of Policyholder Icarus Electrical and Solar Ltd

Address 9 Central Avenue, , Eastbourne, East Sussex, United Kingdom
BN20 8PN

Business Description Electrical, Fire and Security Contractors including installation, maintenance, sale or supply of electrical, security or fire detection, suppression or extinguishing equipment and Installation and Maintenance of Photovoltaic Panelling and General Electrical Contracting.

Employers Liability	Limit Of Indemnity	£10,000,000
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Public/Products Liability	Limit of Indemnity	£2,000,000 each occurrence (in aggregate for Products)
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Professional Indemnity	Testing, inspection and certification. Design, specification, supervision of construction or installation, feasibility studies and technical information calculations for electrical work.	£500,000
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Contract Works	Limit any one loss	Not Insured
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Insurance Company	Hiscox Insurance Co
Policy Number	HU PIB 1801226
Expiry Date	22 April 2017

Contact Details This confirmation of cover was issued by
Martha McGorman
NAPIT Insurance Services
Apex House
Apex Park
Wainwright Road
Worcester
WR4 9FN

Phone: 0845 833 0561

Fax : 01905 892201

Email : info@napitinsuranceservices.co.uk

This document is intended as a brief commentary and summary of cover provided only. For full cover and policy details reference must be made to the Statement of fact and policy documentation. vers 1.5 Apr 11

SCHEDULE

Policy: HU PIB 1801226

Vers 5.1 Jan17



INSURANCE DETAILS

Period of Insurance: From 22 April 2016 To 22 April 2017
 Underwritten by: Hiscox Insurance Company Ltd
 Payment Method: Direct Debit

INSURED DETAILS

Insured: Iearus Electrical and Solar Ltd
 Address: 9 Central Avenue
 , Eastbourne
 East Sussex BN20 8PN

Additional Insureds: There are no Additional Insureds on this policy
 Business Description: Electrical, Fire and Security Contractors including installation, maintenance, sale or supply of electrical, security or fire detection, suppression or extinguisher equipment and Installation and Maintenance of Photovoltaic Panelling and General Electrical Contracting.
 General Wording: Electrical, fire and security system contractors 05/12
 Turnover: Cover based on an estimated turnover of £150,000.00

PREMIUM DETAILS

Annual Premium:	£795.06	Annual Tax:	£75.53	Broker Administration Fee:	£50.00	Total:	£920.59
Total Premium:	£795.06	Total Tax:	£75.53	Broker Administration Fee:	£50.00	Total:	£920.59

PUBLIC AND PRODUCTS LIABILITY AND FINANCIAL LOSS

Limit of Indemnity: £ 2,000,000
 Limit Applies to: Each claim with **defence costs** paid in addition other than for **pollution** and for **products** to which a single aggregate policy limit including **defence costs** applies.
 Excess: £250
 Excess Applies to: Each agreed claim for **property damage** only.
 Geographical Limits: The European Union, the Isle of Man and the Channel Islands
 Applicable Courts: The European Union, the Isle of Man and the Channel Islands
Additional Cover (in addition to the overall limit above)
 Customers Property: £25,000 in any one **period of insurance**
 Loss of Keys: £25,000 for customers keys in any one **period of insurance**
 Financial Loss: £500,000 in any one period of insurance including **defence costs**. The **excess** applicable is 10% of any claim or the first £500 whichever is the greater.
 Criminal Acts of Employees: £100,000 (restricted to £10,000 for the misuse of phones) per employee in any one **period of insurance** including **defence costs**
 Defamation: £500,000 in any one **period of insurance** including **defence costs**
 Defective Work: £50,000 in any one **period of insurance** including **defence costs**. The **excess** applicable is £1,000
 Removal and reinstallation of defective products: £50,000 in any one **period of insurance** including **defence costs**. The **excess** applicable is £1,000
Special Limits (included within and not in addition to the overall limit above)
 Inefficacy: £2,000,000 in any one period of insurance including **defence costs**
 Criminal Proceedings including Corporate Manslaughter: £1,000,000 in any one **period of insurance**
 Pollution Defence Costs: £100,000 in any one **period of insurance**

EMPLOYERS' LIABILITY

Limit of Indemnity:	£10,000,000
Excess:	Nil
Limit Applies to:	All claims and their defence costs which arise from the same accident or event
Geographical Limits:	Worldwide
Applicable Courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Additional Cover (in addition to the overall limit above)

Court Attendance Compensation – Directors:	£250 per day
Court Attendance Compensation – Employees:	£100 per day
Total of all Court Attendance Compensation:	£10,000 in any one period of insurance

Special Limits (included within and not in addition to the overall limit above)

Criminal Proceeding Costs:	£100,000 in any one period of insurance
Terrorism Cover:	£5,000,000 for all claims and their defence costs

PROFESSIONAL INDEMNITY

Limit of Indemnity:	£500,000
Limit Applies to:	Any one claim and in the aggregate including defence costs
Excess:	£1,000
Excess Applies to:	Each claim or loss excluding defence costs
Geographical Limits:	The European Union, the Isle of Man and the Channel Islands
Applicable Courts:	The European Union, the Isle of Man and the Channel Islands
Business activity :	Testing, certification and inspection services, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor

The General terms and conditions of this policy and the terms, conditions and exclusions of the relevant section all apply to this policy except as modified below:

Business Performed in the Past

We will not make any payment for any claim or loss which arises from any **business activity** performed before the 22 April 2013

PERSONAL ACCIDENT - Not Insured

Excess	14 days
Excess applies to	All claims for temporary total disablement
Operative Time	24 Hour Cover
Insured Persons	
Illness Cover	NOT INSURED
Geographical limits	Worldwide
Benefits	
Death	£ per person
Loss of one limb	£ per person
Loss of two limbs	£ per person
Loss of one limb and one eye	£ per person
Permanent total disablement	£ per person
Temporary total disablement	£ per person per week up to a maximum of 52 weeks