

## SCHEDULE

This insurance is provided by the inurers on the basis of the statements, information and Material Facts advised to Miles Smith. A Material Fact is one that an insurer would regard as likely to influence their assessment and acceptance of this insurance. You should check this Schedule and if any of the statements, information or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should contact your adviser immediately. Failure to do so could invalidate your policy or result in a claims being repudiated.

<b>Policy Number</b>	B1903202173209
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<b>Insured Parent Company</b>	R & J Farrow Limited
<b>Insured Subsidiary Companies</b>	None
<b>Employer Reference Number(s)</b>	585/ZA25059

<b>Address</b>	Riverhouse, Gatherley Road Industrial Estate, Brompton On Swale, Richmond, North Yorkshire,
<b>Business Description</b>	Skip Hirer Scrap Metal Merchants & Waste Transfer Station. Sale of reclaimed aggregates.

<b>Period of Insurance</b>	FROM: 12th December 2017 TO: 11th December 2018 <i>Both days inclusive Local Standard Time at the Insured's Address</i>
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Limits of Indemnity				
<b>Section 1</b>	Employers' Liability			
Limit of Indemnity		GBP	10,000,000 any one Event	
	Sub-limit	Terrorism	GBP	5,000,000 any one Event
<b>Section 2</b>	Public Liability			
Limit of Indemnity		GBP	5,000,000 any one Event	
<b>Section 3</b>	Products Liability			
Limit of Indemnity		GBP	5,000,000 any one Event and in the aggregate for the Period of Insurance	

<b>Retroactive Date</b>	12/12/2016
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Self-Insured Retention				
Section 1	None			
Sections 2 & 3	GBP	1,500	each and every claim	as more fully described in the General Definitions of the Wording

<b>Wording</b>	TRADESMAN_202_WORDING_LIAB_2.0_0317
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<p><b>Endorsements</b></p> <p>The following endorsements form part of the Wording. For the full endorsement wording see Endorsements</p> <p>LMA3333 (Re)insurers Liability Clause          202.040 Personal Protective Equipment Condition          202.073 Bona Fide Sub Contractors Condition (£5m)          202.036 Licenced Asbestos Extension          202.037 Licenced Site Conditions          202.041 Pollution Exception -Claims Made          202.050 Skip Hirer's Condition          202.065 Hazardous Locations Exception</p>
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<p><b>Wage-roll / Turnover</b></p> <p>The premium is based on the Insured's wage-roll and turnover stated below and is adjustable in accordance with General Policy Condition 13 Adjustments</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Wage Roll/Turnover</th> <th>Adjustable</th> <th>Rates</th> <th>M &amp; D Premium</th> </tr> </thead> <tbody> <tr> <td>Clerical / Non-Manual</td> <td>£ 55,000</td> <td>@</td> <td>0.20%</td> <td>£ 110.00</td> </tr> <tr> <td>Manual Pickers and Sorters</td> <td>£ 140,000</td> <td>@</td> <td>2.00%</td> <td>£ 2,800.00</td> </tr> <tr> <td>Drivers</td> <td>£ 175,000</td> <td>@</td> <td>1.00%</td> <td>£ 1,750.00</td> </tr> <tr> <td>Mnual Directors / Supervisory</td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td>Turnover</td> <td>£ 1,400,000</td> <td>@</td> <td>0.16%</td> <td>£ 2,240.00</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td></td> <td>£ -</td> <td>@</td> <td>0.00%</td> <td>£ -</td> </tr> <tr> <td>Bona-Fide Sub-Contractors</td> <td>£ -</td> <td colspan="3"><i>Included in turnover above</i></td> </tr> </tbody> </table>	Category	Wage Roll/Turnover	Adjustable	Rates	M & D Premium	Clerical / Non-Manual	£ 55,000	@	0.20%	£ 110.00	Manual Pickers and Sorters	£ 140,000	@	2.00%	£ 2,800.00	Drivers	£ 175,000	@	1.00%	£ 1,750.00	Mnual Directors / Supervisory	£ -	@	0.00%	£ -		£ -	@	0.00%	£ -		£ -	@	0.00%	£ -		£ -	@	0.00%	£ -		£ -	@	0.00%	£ -	Turnover	£ 1,400,000	@	0.16%	£ 2,240.00		£ -	@	0.00%	£ -		£ -	@	0.00%	£ -		£ -	@	0.00%	£ -	Bona-Fide Sub-Contractors	£ -	<i>Included in turnover above</i>		
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<p><b>Premium</b></p> <p>£ 4,660.00 Section 1 Minimum &amp; Deposit          £ 2,240.00 Section 2 &amp; 3 Minimum &amp; Deposit</p> <p>£ 6,900.00 Total Minimum &amp; Deposit          £ 828.00 Insurance Premium Tax at 12%</p> <p>£ 7,728.00 Total</p>
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THIS IS TO CERTIFY that in accordance with the authority granted to us by Underwriters under contract number B190320217 the said Underwriters are hereby bound in accordance with the terms and conditions as attached hereto or as entered hereon.



Date of issue: 17 January 2018 by

**Subjectivities**

It is a condition precedent to liability that all subjectivities applied to the policy are fully resolved **within 45 days** (unless specified otherwise) of the inception date. In the event that all subjectivities are not fully resolved, Underwriters reserve the right to void the policy ab initio.

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## JACKSON REFORMS

Please read the following important notice very carefully.

### WHAT IS IT?

On the 14 January 2010 Lord Justice Jackson published the final report of his Review of Civil Litigation Costs.

The Government has now adopted the majority of his recommendations and with effect from 1st April 2013 significant changes were introduced which affect how we handle your **Employers' Liability and Public Liability Claims**.

What you need to know is that the major changes affect claims valued between GBP 1,000 and GBP 25,000 as well as some industrial disease claims with a similar range. The **timescales** in which we have to do things has been dramatically reduced. Previously, we had 90 days in which to respond to a notification of claim.

The timescales are now:

- \* Employer's Liability claims 30 days
- \* Public Liability claims 40 days

### WHAT IS REQUIRED FROM YOU?

- \* Ensure that any **claim notified** to you is reported **within 24 hours** to designated claims team at the following email addresses:  
  
[newclaims.liberty@davies-group.com](mailto:newclaims.liberty@davies-group.com)                      **and**                      [liabilityclaims@milessmith.co.uk](mailto:liabilityclaims@milessmith.co.uk)
- \* Collect any accident documentation as soon as possible, ready for Underwriters visit
- \* Collect wages information in respect of an Employers' Liability Claim, ready for Underwriters visit
- \* Deal with any correspondence received from Underwriters as soon as possible as authority to proceed must be given by you within 5 days of receipt of Underwriters report

Please note that if you have any questions concerning how these reforms affect you, contact Underwriters on 0844 856 2364 and a member of their claims team will be happy to discuss.

**LMA3333 (Re)insurers Liability Clause**

21 June 2007

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.