

# 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 POLICYHOLDER EMPLOYS PERSONS COVERED BY THIS POLICY)

Policy Number: 835003587  
Name of Policyholder: Mr A Clayton  
Trading As: Safetech Electrical Services  
Date of Commencement of Insurance Policy: 22 March 2012  
Date of Expiry of Insurance Policy: 21 March 2013

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(b) ; AND
- 2(a) THE MINIMUM AMOUNT OF COVER PROVIDED BY THIS POLICY IS NO LESS THAN £5 MILLION(c)

SIGNED ON BEHALF OF



Paul Geddes, Chief Executive  
*UK Insurance Limited*  
*Authorised Insurer*

Our Reference  
495338852

*UK Insurance Limited*  
*Registered in England and Wales 1179980*  
*Registered Office: The Wharf, Neville Street, Leeds, LS1 4AZ*

## 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



## FURTHER INFORMATION BOX:

Electrician working on domestic & commercial premises such as shops, offices, factories & gardens, the work will include:

Solar Panel Installations - What percentage of work is related to roofing 10%.

Scissor Lifts/Cherry Picker - Qualified to operate.

Business has been trading for 3 years.

Estimated Annual Turnover £70,000.

Are you or any other person involved in managing the business subject to an outstanding county court judgement or Scottish decree? No.

Please ensure you read the enclosed Important Statements sheet in conjunction with this document. You have agreed that you comply with these statements and they will form part of any policy terms and conditions.

## TRADE GROUP QUESTIONS

### ABOUT YOUR INSURANCE NEEDS

#### PUBLIC LIABILITY AND PRODUCTS LIABILITY SECTION

Public Liability protects you against your legal liability to pay damage for accidental injury, death or disease to third parties or damage to their property caused during your business activities. The minimum limit of indemnity is £1,000,000 which can be increased on request.

Products Liability protects you against your legal liability to pay damages for defective goods, sold or supplied and causing accidental injury to members of the public or accidental damage to their property (but not the cost of replacing the defective goods).

Is cover required? Yes  No

What limit of Indemnity do you require? £2,000,000

Number of persons / wagheroll as follows:-

Self Employed Partners/Sole Traders - (Clerical) 0  
(Manual) 1

Full time Employees (Clerical) - Estimated Annual Wageroll - £0

Full time Employees (Manual) - Estimated Annual Wageroll - £0

Part Time & Casual / temporary Employees (Clerical) - Estimated Annual Wageroll - £0

Part Time & Casual / temporary Employees (Manual) - Estimated Annual Wageroll - £0

Labour only Sub Contractors - Estimated Annual Wageroll £15,000

Labour only Sub Contractors - these are persons who work under the direction of others to perform the work required. They do not provide their own materials.

Bona Fide Sub Contractors - Estimated Annual Payments £0

Bona Fide Sub Contractors - these are specialist contractors who supply their own labour and materials for use in the contract and control performance of the work. They should have their own insurance for Public / Products and Employers' Liability.

#### EMPLOYERS' LIABILITY SECTION

Employers' Liability - protects you against your legal liability to pay damages for accidental injury, death or disease to employees arising out of their employment. The Limit of Indemnity is £10,000,000 which may be increased on request.

Is cover required? Yes  No

LIMIT OF INDEMNITY

£10,000,000

Nat West Insurance Services is a trading name of RBS Business Insurance Services Ltd. Registered Office: Churchill Court, Westmoreland Road, Bromley, Kent, BR1 1DP. Registration number 05196274. RBS Business Insurance Services Ltd is authorised and regulated by the Financial Services Authority. Calls may be recorded.