



CONTRACTORS & ENGINEERS POLICY

Please read this document carefully

This is a summary of the cover provided by your Policy. It contains references to the key features and benefits of the Policy as well as references to significant or unusual exclusions and limitations. It does not contain the full Policy definitions, terms, exclusions and conditions and it is important that you read these fully before making any decision about your insurance. These can be found in the Policy document, a copy of which is available from your insurance broker.

Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim you still have adequate and valid insurance cover.

The Policy is issued for a 12 month period unless otherwise agreed by us. You should review your cover on a regular basis as inadequate insurance could adversely affect any claim.

Our obligations

We undertake to provide cover to you according to the terms of the Policy Schedule and the accompanying Policy document. Please make careful note of the exclusions, conditions and the limits of cover, so that you are clear about what you might expect in the event of a claim. Cover under this Policy is subject to specific limits and excesses. Please refer to your broker for full details.

Insurer

Thistle Insurance Services Limited underwrite on behalf of Brit Insurance Limited (Authorised Insurer).

Section 1: Employers Liability

The Cover

Legal liability for damages and claimants costs in respect of injury sustained by persons employed arising out of and in the course of their employment, as well as legal costs incurred with the written consent of the Insurer. The limit of indemnity is £10,000,000 any one claim other than in respect of terrorism where this shall not exceed £5,000,000.

Extensions

- Unsatisfied court judgements.

Exclusions

- Offshore work.
- Motor vehicles (passengers).

Section 2: Public Liability

The Cover

Legal liability for damages and claimants costs in respect of accidental injury to any person, accidental damage to property, accidental trespass and nuisance and associated legal costs. The limit of indemnity any one occurrence is stated in the Schedule, other than terrorism where the limit of indemnity shall be £2,000,000 or the limit of indemnity stated in the Schedule, whichever is the lower. Property damage excess £250 increasing to £500 in Northern Ireland or as stated in the Schedule or amended by endorsement.

Conditions

Fire Precautions

Whenever there is any process which involves the application of heat away from the Insured's own premises, precautions as contained in the Policy Wording or as amended by endorsement must be adhered to or Policy cover will not apply.

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EL CERTIFICATE


THIS
INSURANCE

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(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 or otherwise made available at each place of business at which the policy holder employs persons covered by the policy)

Policy No: 01041003818

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| 1. Name of policyholder: | MJM Cleaning & Maintenance Ltd |
| 2. Date of commencement of insurance policy: | 05/09/2011 |
| 3. Date of expiry of insurance policy: | 04/09/2012 |

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 Guernsey, the Island of Jersey or the Island of Alderney; and
- the minimum amount of cover provided by this policy is not less than £5 million.

Signed on behalf of This Insurance



Paul Drake
Chief Underwriting Officer
Director, Thistle Insurance Services Ltd

Thistle Insurance Services Limited underwrite on behalf of Brit Insurance Limited (Authorised Insurer)

THIS INSURANCE

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This insurance is a trading name of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Services Authority (firm reference number 220413).
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