

SME Contractors Schedule

This is the Schedule for the SME Contractors Package. The Package consists of the Sections described below.

Policy Number: OUM16/6472
Insured: Derlin Construction Limited
Address: British Rail Goods Yard, 305 Horn Lane, Acton, London, W3 9EH
Trade / Business: Groundworks, Civil Engineering, General Building & Maintenance & Plant Hire
Period of Insurance: From: 26 May 2016
To: 25 May 2017
(both dates inclusive) and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept a renewal premium

Section	Cover	Limits of Liability/Sums Insured	
Section A	Employers Liability	£10,000,000	
Section B	Public Liability	£5,000,000	any one occurrence
	Products Liability	£5,000,000	any one occurrence and in the aggregate
Excesses applicable to section B			
	Third Party Property Damage		£1,000
	In respect of heat		£1,000
Section C	Contractors All Risks		
Sub Section 1	Contract Works	Maximum Contract Period	4 Months
		Maximum Contract Price	£300,000
Sub Section 2	Employees Tools & Personal Effects	Total Value Employees Tools	Not Insured
		Maximum Any One Employee	Not Insured
Sub Section 3	Owned Plant	Total Value of Own Plant	£200,000
Sub Section 4	Hired In Plant	Maximum Hired In Plant Any One Accident	£250,000
		Maximum Hired In Plant Any One Item	£250,000
		Annual Hired In Plant Charges	£80,000
Excesses applicable to section C			
	Theft & Malicious Damage		£1,000
	All Other Claims		£1,000
	Employees Tools		£100
Section D	Property - Contents	Not Insured	
		Office Contents	
		Computer Equipment	
		Portable Equipment	
		Stock	
		Additional Expenditure	
Excesses applicable to section D			
£350 each & every loss			
Directors & Officers Liability		Not Insured	
Legal Expenses		Not Insured	
Cyber HR		Not Included	
Financial Loss		Not Insured	
Oliva DNA+		Included	

DUAL Oliva, First Floor Bankside House, 107-112 Leadenhall Street, London, EC3A 4AF

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Registered Office: First Floor Bankside House, 107-112 Leadenhall Street, London, EC3A 4AF. Registered in England No. 07947521
DUAL Oliva is a trading name of DUAL Corporate Risks Limited (DUAL) is authorised and regulated by the Financial Conduct Authority. Reference 312593

Directors & Officers Liability - Not Insured

Item 1	Limit of Liability: GBP Not Insured for all Claims during the Certificate Period.
Item 2	Company Securities Cover: Not Applicable
Item 3	Additional Limit per Non-Executive Director: GBP £10,000 Per Non-Executive Director 10% Limit of Liability In The Aggregate
Item 4	Offering of Secondary Securities Threshold: Not Applicable
Item 5	Deductible: Nil
Item 6	Prior and Pending: None
Item 7	Public Relations Expenses aggregate limit: 10% of the Limit of Liability
Item 8	Limit for assets of newly acquired subsidiaries: 25% of the Limit of Liability
Item 9	DIC Clause: Not Applicable
Item 10	Choice of Law: England and Wales

Legal Expenses - Not Insured

Sections of Cover	<ul style="list-style-type: none"> A1. Commercial Contract Disputes A2. Construction Contract Disputes B. Criminal Prosecution C. Employment Disputes D. Tax Protection E. Property Disputes F. Data Protection G. Personal Injury H. Wrongful Arrest Defence I. Jury Service Allowance J. Pension Trustee Defence
Limits of Insurer's Liability	<ul style="list-style-type: none"> 1 Sections A1 and A2 £50,000 Any One Claim Section B2 £2,500 Any One Claim Sections D (Schedule 36 Pre Disputes Only) and I £1,000 Any One Claim All other Sections £100,000 Any One Claim 2 £1,000,000 In the Aggregate
Territorial Limits	The United Kingdom of Great Britain and Northern Ireland
Excess	<ul style="list-style-type: none"> Section A1 £250 Any One Claim Sections A2 and D (Aspect Enquiries only) £1,000 Any One Claim All other Sections Nil
Increased Excess	<ul style="list-style-type: none"> Section A2 £2,500 Any One Claim Sections C, D and I Not applicable All other Sections £1,000 Any One Claim
Minimum Sum in Dispute	<ul style="list-style-type: none"> Section A1 - £1,000 Section A2 - £5,000
Abbey Legal Line	0845 313 3174
Stress Counselling Line	0845 074 2799
Claims Line	0870 600 1480



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 No: OUM16/6472

1 Name of policy holder: Derlin Construction Limited

2 Date of the commencement of insurance policy: 26 May 2016

3 Date of expiry of insurance policy: 25 May 2017

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 £5,000,000 (c); ~~or~~
~~(b) the cover provided under this policy relates to claims in excess of~~
but not exceeding

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:

ProSight Syndicate 1110 at Lloyd's
Level 7
3 Minster Court
Mincing Lane
London
EC3R 7DD

NMA2838 (28.1.99)