

Schedule of Insurance Cover & Statement of Fact

MG Insurance Consultants Ltd

If the information in this document is incorrect or incomplete or if you are unable to comply with any of the conditions or endorsements, please notify your insurance broker as soon as possible as this may invalidate your insurance and may affect your Insurer's decision to pay a claim.

BROKER NAME	Nash Warren Insurance Services Ltd		
BROKER ADDRESS	Long Lane, 310-311, West Midlands, Halesowen, B62 6JP Tel:0844 573 0212		
TYPE OF INSURANCE	Commercial Combined		
INSURED	[REDACTED] T/A E M Flat Pack Email: admin@emflatpack.co.uk		
CORRESPONDENCE ADDRESS	[REDACTED]		
RISK ADDRESS	[REDACTED]		
INSURER	Property: 100%	Royal & Sun Alliance Insurance plc, AIG Europe Limited and Covéa Insurance plc (UMR: OIMCC160060)	
	Liability: 100%	Royal & Sun Alliance Insurance plc, AIG Europe Limited and Covéa Insurance plc (UMR: OIMCC160060)	
PERIOD OF INSURANCE	Inception Date:	10/03/2017	
	Expiry date:	09/03/2018	
		- Both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.	
INSURED PERILS	Specific Perils:	Included	
	Accidental Damage:	Included	
	Subsidence:	Included	
	Theft:	Not included	
	Legal Expenses	Insured	
INSURANCE PREMIUMS			
Material Damage		£	[REDACTED]
Employers Liability	100% minimum and deposit adjustable at:-	£	[REDACTED]
Public/Products Liability	100% minimum and deposit adjustable at:-	£	[REDACTED]
Total Premium:		£	[REDACTED]
Legal Expenses		£	[REDACTED]
Insurance Premium Tax:		£	[REDACTED]
Administration Fee		£	[REDACTED]
Broker Fee:		£	[REDACTED]
Total Premium Including Insurance Premium Tax:		£	[REDACTED]



Employers Liability

INSURED

Employers Liability Limit of Indemnity £ 10,000,000
Any one occurrence

[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]
[REDACTED]	●	●	[REDACTED]

Public Liability

INSURED

Public Liability Limit of Indemnity £ 1,000,000
Any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance.

TURNOVER

Estimated Turnover UK	£	[REDACTED]
Estimated Turnover USA/Canada	£	[REDACTED]
Estimated Turnover Rest of World	£	[REDACTED]
Total Estimated Turnover	£	[REDACTED]
Annual Payments to Bona Fide Subcontractors	£	[REDACTED]

Products Liability

INSURED

Products Liability Limit of Indemnity £ 1,000,000
Any one occurrence and in all the Period of Insurance.

Standard Deductibles

Where insured, claims will be subject to the deductible shown below, in respect of each and every loss:

Fire, Lightning, Explosion, Aircraft	£	[REDACTED]
Escape of water	£	[REDACTED]
Subsidence, Landslip, and Heave	£	[REDACTED]
Theft	£	[REDACTED]
All other	£	[REDACTED]
Glass	£	[REDACTED]
Money	£	[REDACTED]
Deterioration of stock	£	[REDACTED]
Goods in transit	£	[REDACTED]
All risk	£	[REDACTED]
Third party property damage	£	[REDACTED]



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 at each place of business at which the policy holder employs persons covered by the policy)

Certificate Policy No: MGI/MGBW129/00000305
1. Name of policyholder: Kevin Mansfield T/A E M Flat Pack
2. Date of commencement of insurance policy: 10/03/2017
3. Date of expiry of insurance policy: 09/03/2018
(Both Days Inclusive)

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 each of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney respectively (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5,000,000(c)

Signed for and on behalf of Royal & Sun Alliance Insurance plc and other insurers as defined in the Policy (Authorised Insurers)

Steve Lewis
Chief Executive, UK & Western Europe
Royal & Sun Alliance Insurance plc
Dated in Manchester on 17th February 2016

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. (Paragraph 2 (b) does not apply and is deleted).

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE)(AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.