

Business Insurance Schedule


Certificate Holder	Idd Contracts Limited
Correspondance Address	Unit 2 Basepoint Business & Innovation Centre Crawley
Postcode	RH11 7XX
Business Description	Partition contractor

High Risk Premises	None
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Certificate Number	GMQT495798XB	Certificate Version	5
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Period of insurance	From	01/05/2013 00:00	To	30/04/2014 23:59
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	Premium	£4,541.62	Plus 6% IPT	£272.50	£4,814.12
Annual	Premium	£4,541.62	Plus 6% IPT	£272.50	£4,814.12

Underwriters	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
In witness whereof this Certificate has been signed at the place stated and on the date specified by	 Jason Stockwood, Chief Executive Officer, Xbridge Ltd 24/04/2013

Risk Address

The Premises	Unit 2 Basepoint Business & Innovation Centre
Postcode	RH11 7XX
including any site or premises where you undertake work in connection with the Business noted above	

Endorsement Summary

Section	Description
Goods in Transit	SEC2a - Security Condition for Goods in Transit 2a
Liability	LI049 - Pollution Specified Limit / LI075P - Sub Contractors Warranty

Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Business and Computer Equipment including Fixtures and Fittings - UK Only	£10,000
3	Business and Computer Equipment - Outside UK	Not Insured
4	Stock Including Customers Goods In Your Control	Not Insured

Subsidence Included? Yes No

Excesses

Description	Amount
Each and every loss other than below	£250
Subsidence (If Included)	£1,000
Escape of water	£500

Business Interruption Section

Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Loss of Gross Revenue	Not Insured	12 Months
Increase in Cost of Working	Not Insured	12 Months

Terrorism Section

Cover Included? Yes No

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	£10,000
2	Business and Computer Equipment - Outside UK	Not Insured
3	Stock Including Customers Goods In Your Control	Not Insured
4	Your Tools	Not Insured

Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

Liability Section

Insurance Clause	Limit of indemnity	
1: Employers Liability	£10,000,000	Any one claim
2: Public Liability	£10,000,000	Any one claim
3: Products Liability	£10,000,000	Any one period of insurance

Excess

Description	Amount
Water Damage to Third Party Property	£500
Third Party Property Damage	£100
Third Party Property Damage - Use Of Heat	Not Insured

Professional Indemnity Section

Cover	Limit of Indemnity
1: Professional Indemnity	£2,000,000 Any one claim
2: Legal Defence Costs	£2,000,000 Any one claim

Excess

Description	Amount
Each and every claim	£250

Contract Works Plant and Tools Section

Estimated Maximum Contract Price	
	Not Insured

Property Insured

Item	Description	Sum Insured
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	£50,000
4	Your Tools	Not Insured

Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

Contractors All Risks

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Contractor's All Risks **Policy** Version 2.0.

Policy Schedule

Insurance is provided by this **Policy** during the **Period of Insurance** stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue: Renewal
Policy Number: 02051040129
Period: from 15/04/2013 to 14/04/2014
Broker: One Business Insurance Solutions

Insured Details

Insured: IDD Contracts Limited
Address: Unit 11, Basepoint Business & Innovation Centre, Metcalf Way, Crawley, West Sussex, RH11 7XX
Business: Partitioning Contractor
 Ceiling/Artex/Partitioning Contractor
 Painter/Decorator - domestic and commercial (excluding heat)
 Shopfitter

And no other for the purposes of this **Policy**

Cover Details

Insured Property	Section	Limit of Liability
Contract Works	One	£1,200,000 (maximum contract value)
Contractors Plant	Two a)	Not Insured
Temporary Buildings	Two b)	Not Insured
Employees Effects	Two c)	£6,000
Hired in Plant	Three a)	£250,000
	Three b)	£25,000

Excesses Applicable: please see endorsements for details of excesses applicable

Maximum Period Any One Contract: 12 months

THISTLE UNDERWRITING

GB Underwriting Division St. David's Court Union Street Wolverhampton WV1 3JE T 01902 714000
 NI Underwriting Division Arthur House 41 Arthur Street Belfast Northern Ireland BT1 4GB T 0845 601 7930
 E uquiries@thistleinsurance.co.uk W www.thistleunderwriting.co.uk

Thistle Underwriting is a trading style of Thistle Insurance Services Limited. Authorised and Regulated by the Financial Services Authority. A JLT Group Company. Registered Office: 6 Crutched Friars, London, EC3N 2PH. Registered in England No 338645. VAT No. 244 2321 96.

Premium Details

Policy Premium:	£3,745.00
Insurance Premium Tax (IPT):	£224.70
Total Premium:	£3,969.70
Underwriting Fee charged by Thistle Underwriting:	£125.00
Total Payable:	£4,094.70

Signed on behalf of Thistle Underwriting



Paul Drake
Chief Underwriting Officer
Director, Thistle Insurance Services Ltd

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

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Endorsements

The following list of Endorsements form part of the Terms and Conditions of this Policy.

Endorsements Applicable to Partitioning Contractor

None

Endorsements Applicable to Ceiling/Artex/Partitioning Contractor

None

Endorsements Applicable to Painter/Decorator - domestic and commercial (excluding heat)

None

Endorsements Applicable to Shopfitter

None

Policy Endorsements

CAR01. Excess Endorsement

The Insured shall be responsible for:

In the case of **Employees Effects** the first £100

In the case of other loss or damage the first £500

Increased in the case of fire, theft, malicious damage to the first £1000

CAR10. Unattended Theft

The Insurance by this Policy shall not apply to theft of or malicious damage to property insured under Section Two and Section Three of the Policy between 1800 and 0600 hours and during weekends unless:

a) Such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

b) If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

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CAR14. Special condition Application of Heat

It is a condition precedent to the liability of the Insurer to indemnify the Insured that whenever the Insured is using oxyacetylene or similar welding or cutting apparatus, cutting or grinding operations using abrasive discs or wheels, blow lamps or blow torches, hot air guns or hot air strippers, asphalt bitumen and tar heaters away from the Insureds own premises that:

- (a) the area in which the work is to be carried out is examined and moveable combustible material removed before operations commence or if material cannot be removed it is covered as far as practicable by non combustible materials.
- (b) Suitable fire extinguishing appliances are kept available for immediate use at or as near as practicable to the point of work.
- (c) blow lamps and blow torches, asphalt bitumen and/or tar heaters must be lit strictly in accordance with the Manufacturers instructions immediately before being required for work, they must not be left unattended while alight and must be extinguished immediately after use.
- (d) Hot air guns and hot air strippers are to be switched off when unattended
- (e) a thorough examination must be made in the vicinity of the operations at regular intervals for a period of at least one hour after the completion of the operations
- (f) all heating of asphalt, bitumen, tar or pitch must be carried out in a suitable vessel in the open at ground level using bottled gas, a suitably sized spill tray must be in use which can hold the entire contents of the vessel.

If the Insured burns debris away from their premises the following precautions must be taken on each occasion:

- (i) fires are in a cleared area and at a distance of at least 10 (ten) metres from any property
- (ii) fires are attended at all times
- (iii) suitable fire extinguishers by number and size are kept available at the scene of operations for immediate use
- (iv) fires are extinguished at least one hour prior to leaving the contract site at the end of each working day

CAR20. Non-Ferrous Metals Condition

The liability of the Insurers in respect of theft or attempted theft of unfixed non-ferrous metals of any description under Section One of this Policy whilst **Unattended** is conditional on the unfixed non-ferrous metals being kept in a

- A. securely locked building or container or
- B. vehicle providing that the vehicle is in a locked compound or garage overnight

Definition

For the purposes of this Condition **Unattended** means where the Insured Property can be stolen or removed without the immediate intervention of the Insured or their **Employee**

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