



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 the policy)

POLICY No. **SS CCH 6663823**

- 1. NAME OF POLICYHOLDER** **Castlebrook Developments Ltd**
- 2. DATE OF COMMENCEMENT OF INSURANCE POLICY** **4th December 2008**
- 3. DATE OF EXPIRY OF INSURANCE POLICY** **3rd December 2009**

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 **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. **(a)** the minimum amount of cover provided by this policy is no less than £5 million**(c)**

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

Philippe Maso y Guell Rivet
Chief Executive

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.



AXA Insurance UK plc
 SPIRIT UNIT
 PO Box 2191
 Bristol BS99 7JA

Wi/Bricks & Motor Insurance Brokers Ltd
 84 Bolton Street
 Bury
 Lancashire BL9 0LL

Agency: SS 2702046

Form No.....: LI345
 Underwriter....: RS
 Date of Issue...: 19/12/08
 Effective Date..: 4/12/08
 Renewal Date...: 4/12/09

SCHEDULE: Contractors Choice Policy

Policy No.: SS CCH 6663823

Insured...:

Castlebrook Developments Ltd
 72 Castle Lane
 Todmorden
 Lancashire OL14 8AF

Business...: As Defined Below

Insurance Premium: £2380.95
 Insurance Premium Tax: £119.05
 Amount Payable: . . : £2500.00

INSURANCE PREMIUM TAX(IPT): This applies to all UK policies effective from October 94

Reason for Issue: New Business

BUSINESS DESCRIPTION

The business description of the Insured is general builders involved in extensions and renovations.

Estimated Annual Turnover: £550000

SECTIONS IN FORCE

SECTION 1A - PUBLIC LIABILITY

Limit of Indemnity. . .: £5000000

Excesses

Underground Services	£500
Application of Heat	£500
Other Damage	£500

SECTION 1B PROPERTY DEVELOPERS CONTINGENCY (JCT 21.2.1)

Limit of Indemnity. . .: £2000000

Agreed Rates:

Specified work	£0.20% on contract price (minimum £500 per contract)
All other work	£0.10% on contract price (minimum £250 per contract)

Excess:

Specified work	see applicable endorsement (minimum £500)
All other work	see applicable endorsement (minimum £250)



SECTION 2 - EMPLOYERS LIABILITY

Limit of Indemnity. . .: £10000000

SECTION 3 - CONTRACTORS ALL RISKS

The Contract

Any contracts or works undertaken by the Insured in the course of the Business anywhere within the Territorial Limits where the estimated original contract price or original cost of works does not exceed £1000000

The Property Insured

Sum Insured

Item 1. Contract Works	£1000000 any one contract
Item 2. Own Plant	£20000
Item 3. Hired in Plant	£50000 any one item
Item 4. Employees Tools	NIL
Money Extension	Not Operative

Excesses

Employees Tools/Personal Effects	NIL
Theft/Malicious Act	£750
All Other Claims	£500

SECTION 4 - PERSONAL ACCIDENT

ENDORSEMENTS

M01 MANSLAUGHTER COSTS EXTENSION

Applicable only to:

Section 1 (A) - Public Liability

Section 2 - Employers Liability (only applicable if this Section is shown as operative in the Schedule)

The indemnity provided by these Sections extends to include

- a) legal costs and expenses incurred by the Insured or any person entitled to indemnity with the prior written consent of the Company in
 - i) the course of an investigation leading to the offence of
 - ii) defending the Insured against criminal proceedings in