

OUR REF:MISL/SS

12th February 2013

Kent Structural & Architectural
19 Mallard Way
Lower Stoke
Nr Rochester
ME3 9ST

Dear Paul,

Re: Public & Employers Liability

With reference to the above stated insurance, we now have pleasure in enclosing herewith the following documentation for your safekeeping

1. Policy Document
2. Policy Schedule
3. Employers Liability Certificate

Every care has been taken to ensure that the cover arranged is in accordance with your instructions. Please study your Policy Document/Insurance Schedule carefully and, if incorrect, let us know immediately in order that I may rectify any errors. Please pay special attention to the business description to ensure that the activities are fully included. It is important that the business description includes all of your business activities, once again should you wish to make any amendments please contact us immediately. All insurance policies carry terms and conditions of cover and we would strongly suggest that you look through the policy wording to ensure that the terms and conditions of the policy are not being breached.

Following the recent changes to the Employers Liability Compulsory Insurance Act you are now required to retain all Employers Liability Certificates for a minimum period of 40 years and failure to do so may result in a fine. We would also draw your attention to the Data Recognition Exclusion Clause as well as the changes to the Terrorism cover which is excluded from your property covers and limited in respect of your liability covers.

It is also important that the policy document and any endorsements are kept safely and indefinitely thereafter any future amendments that occur must be attached when received.

***A PROFESSIONAL SOLUTION TO ALL YOUR INSURANCE REQUIREMENTS
AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY
FOR GENERAL INSURANCE BUSINESS..***

Registered Address: 160 Church Street, Cliffe, Nr. Rochester, Kent ME3 7QB

We trust you will find all to be acceptable but, should you have any queries relating to your insurance cover, please do not hesitate to contact us and we will be happy to assist you accordingly.

Yours sincerely,

Sean Still
Martin Insurance Service Ltd

Enc. Policy Document



Rostrum Tradesman

BIRCHIN COURT 20 BIRCHIN LANE LONDON EC3V 9DU
 TELEPHONE 020 7283 0040
www.rostruminsurance.co.uk

Schedule

| | |
|-----------------------------|--|
| Insured | Kent Structural & Architectural Limited |
| Address | 19 Mallard Way Lower Stoke Rochester Kent ME3 9ST |
| Business Description | Design and fabrication specialists in structural and architectural steelwork |

| | |
|---|---|
| Number of Operatives | |
| The premium is based on the total number of employees stated below. The Insured is responsible for notifying Underwriters immediately if the number of employees changes. | |
| Non Manual Proprietor / Partners | 0 |
| Manual Proprietor / Partners | 0 |
| Non Manual Directors / Employees | 0 |
| Manual Directors / Employees / Labour Only Sub Contractors / Work Experience | 1 |

| | | |
|--|-------------------------|-----------------------|
| Period of Insurance | From: 3rd February 2013 | To: 2nd February 2014 |
| Both dates inclusive at Local Standard Time at the Insured's Address | | |

| | | | | | | | | | | |
|---------------------|---|--|------------|-------------------|-----|-----------|--|-----|-----------|--|
| Section 1 | Employers' Liability | | | | | | | | | |
| Limit of Indemnity: | <table> <tr> <td>GBP</td> <td>10,000,000</td> <td>Any one event but</td> </tr> <tr> <td>GBP</td> <td>5,000,000</td> <td>Any one event in respect of Terrorism</td> </tr> <tr> <td>GBP</td> <td>5,000,000</td> <td>Any one occurrence in respect of Asbestos</td> </tr> </table> | GBP | 10,000,000 | Any one event but | GBP | 5,000,000 | Any one event in respect of Terrorism | GBP | 5,000,000 | Any one occurrence in respect of Asbestos |
| GBP | 10,000,000 | Any one event but | | | | | | | | |
| GBP | 5,000,000 | Any one event in respect of Terrorism | | | | | | | | |
| GBP | 5,000,000 | Any one occurrence in respect of Asbestos | | | | | | | | |

| | |
|---------------------|--|
| Section 2 | Public and Products Liability |
| Limit of Indemnity: | GBP 5,000,000 Any one event / unlimited in the Period of Insurance but in all for Products and Pollution |

| | | | |
|---|-----|--------|--|
| Premium | GBP | 693.76 | (No refund in the event of cancellation) |
| Insurance Premium Tax at 6.0% | GBP | 41.63 | Insurance Premium Tax at 6% |
| Total | GBP | 735.39 | Total |
| The above premium is Minimum & Deposit, adjustable in accordance with General Condition 6 Number of Employees | | | |

| | |
|---------------|--|
| Excess | |
| GBP 1,000 | Each and every claim for loss of or damage to third party property/bodily injury |

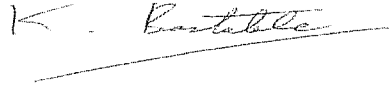
| | |
|-------------------------|------|
| Retroactive Date | None |
|-------------------------|------|

Operative Memoranda

- M6 - Use of Heat Conditions
- M32 - Personal Protective Equipment Clause
- M20 - Excluding failure to Perform
- M55 - Professional Indemnity Exclusion
- M62 - Temporary Employees Extension (underwriter referral only)

THIS IS TO CERTIFY that in accordance with the authority granted to us under contract No. B0740227/12, which will be supplied on application, the said Insurers are hereby bound in accordance with the terms and conditions as attached hereto or as entered hereon

Dated of issue 3rd February 2013 by



Statement of Facts

IMPORTANT NOTICE TO THE INSURED

Please read the following information carefully. This is an important document – please keep it in a safe place.

This Statement of Fact contains a record of the statements, information and Material Facts advised to Rostrum Tradesman and form the basis of the calculation of the premium and constitutes the **basis of your insurance contract**.

A Material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of this insurance. **If you are unsure what to disclose, you should contact your adviser immediately.**

If any of the facts in this statement are **incorrect** you must notify us as soon as possible and, in all circumstances, **within fourteen days** from the date of inception of the insurance.

Upon payment of the premium requested and subject to the Statement of Facts not being rejected by you, **you are accepting the Insurance offered** on the terms contained in the Statement of Facts, the Certificate Schedule and the Certificate Document.

| | |
|-----------------------------|--|
| Insured | Kent Structural & Architectural Limited |
| Address | 19 Mallard Way Lower Stoke Rochester Kent ME3 9ST |
| Business Description | Design and fabrication specialists in structural and architectural steelwork |

Standard Certificate Exclusions

Unless Underwriters have specifically endorsed to the contrary, the following standard exclusions shall apply. Please refer to the Tradesman Liability Insurance Certificate - PW.227.v1.0 for all other terms, conditions and exclusions. If you do not accept these exclusions, please contact your advisor immediately.

Work At High Risk Premises

You do not undertake any work on or in the following: -

- (a) Power stations, nuclear installations or establishments.
- (b) Refineries, bulk storage or production premises in the oil, gas or chemical industries.
- (c) Offshore structures or work underground or underwater.
- (d) Mainframe computers or dedicated computer sites.
- (e) Aircraft, hovercraft, aerospace systems or watercraft (other than work on watercraft in docks, harbours, boatyards or inland waterways not involving the use of heat).
- (f) Railways (trackside) or arising out of work on any part of any aerodrome or airport provided for take off or landing of aircraft or the movement of aircraft or parking of aircraft including associated surface roads and ground equipment parking areas.

Hazardous Work

You do not undertake any work in connection with:-

- (a) any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height by any Person Employed when such work forms an ancillary part of a contract for construction, alteration or repair carried out by the Insured;
- (b) the construction, alteration or repair of bridges, towers, steeples, chimney shafts, blast furnaces, viaducts or Mines.
- (c) Pile driving, tunnelling or quarrying.
- (d) The use of explosives.
- (e) Excavations below 5 metres in depth.
- (f) Any work carried out at a height in excess of 15 metres above ground level or floor level in the case of work inside a building or structure

- (g) The handling, removal, stripping out, demolition, transportation or disposal of asbestos or materials containing asbestos fibre. However where such activities do not form any part of the Insured's contract this Exclusion shall not apply to legal liability arising from:
1. the accidental discovery of materials known or suspected to be asbestos or to contain asbestos fibre;
 2. the investigation of any such suspect materials.
- Provided always that:
- a. immediately upon discovery as defined in G1 above all work ceases until the composition of all such materials is established;
 - b. any subsequent handling, removal, stripping out, demolition, transportation or disposal of asbestos or materials containing asbestos fibre requiring license is carried out by qualified licensed sub-contractors on terms which indemnify the Insured for liability arising out of such work
- (h) The collection, handling, or disposal of waste other than asbestos or materials containing asbestos fibre as set out in (g) above unless the Insured can demonstrate that:
1. it was so licensed at the time of collection, handling or disposing of such waste and
 2. all such waste is disposed of at a site licensed for the disposal of such waste.

General Details

Have You or any director or partner involved with the Business or any other business have in the past 5 years:

- | | | | | |
|---|----|-------------------------------------|-----|--------------------------|
| 1 Ever been declared bankrupt or insolvent. | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |
| 2 Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |
| 3 Ever had any previous insurer decline a proposal, refuse to renew a policy or impose special terms or conditions. | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |
| 4 Ever been convicted of any offence relating to the Health and Safety of your employees or members of the public in connection with your business. | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |

Claims History

In connection with The Business or any other business in which You or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- | | | | | |
|---|----|-------------------------------------|-----|--------------------------|
| 1 There have been losses/claims made for the risks proposed exceeding £1,000 in the last 5 years. If Yes , please provide full details | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |
| 2 There have been losses/claims made for two losses of the same type or 2 losses of any type in the last 5 years whether insured or not.. If Yes , please provide full details | No | <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> |

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: B0740227121229


Name of Policyholder: Kent Structural & Architectural Limited

Date of commencement of insurance policy: 00.00 hrs 3rd February 2013

Date of expiry of insurance policy: 23.59 hrs 2nd February 2014

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. (i) the minimum amount of cover provided by this policy is no less than GBP 5,000,000^(c)



(Signatory)

Signed on behalf of Brit Insurance Ltd (Authorised Insurer)

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 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(i) or 2(ii) does not apply. Where 2(ii) is applicable, specify the amount of cover provided by the relevant policy.

Policy Schedule

Professional Liabilities

| | |
|-------------------------------|---|
| Policy Number | Epic 50548A / 12021805 |
| Policy Wording | Epic D&C (AGG) |
| Insured | Kent Structural & Architectural Ltd |
| Address | 19 Mallard Way Lower Stoke Rochester ME3 9ST |
| Business Description | Design, installation & Project Management of Structural & Architectural Steelwork |
| Period of Insurance | Continuous cover from 3rd February 2013 until the policy is cancelled |
| Annual Premium | GBP 700.00 |
| IPT @ 6% | GBP 42.00 |
| Total Payable | GBP 742.00 |
| Declaration Date | 6 February 2012 |
| Endorsements | BPE23 - Sub consultants PI warranty BPE99 - Continuous Endorsement |
| Notification of Claims | Epic Underwriting Castlemead Lower Castle Street Bristol BS1 3AG |



Issued by Epic Underwriting on 20 June 2013

Policy Schedule



Section 1 Professional Indemnity

| | |
|---------------------------|---|
| Limit of Indemnity | GBP 250,000 any one claim and in the aggregate including costs |
| Excess | GBP 1000 each and every claim |
| Annual Premium | GBP 700.00 |
| Territorial Limits | Worldwide excluding USA/Canada |
| Jurisdiction | Worldwide excluding USA/Canada |
| Retroactive date | 3 February 2012 |
| Insurer | 100% Royal & Sun Alliance Insurance Plc |

Section 2 Public/Product Liability

Not operative

Section 3 Employers Liability

Not operative