

Business Insurance Schedule

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|-------------------------------|--|
| Name of Insured | Kenneth Varndell Trading Nationwide Property Renovations Ltd |
| Correspondence Address | Scarthing Moor Cottage Farm North Road Newark |
| Postcode | NG23 6TE |
| Business Description | Builder - private dwelling houses alteration & repair Property maintenance / handyman |

| | |
|---------------------------|------|
| High Risk Premises | None |
|---------------------------|------|

| | | | |
|----------------------|--------------|-----------------------|---|
| Policy Number | FIAV542330XB | Policy Version | 2 |
|----------------------|--------------|-----------------------|---|

| | | | | |
|----------------------------|-------------|------------------|-----------|------------------|
| Period of Insurance | From | 24/08/2012 00:00 | To | 23/08/2013 23:59 |
|----------------------------|-------------|------------------|-----------|------------------|

| | | | | | |
|---------------|----------------|---------|--------------------|--------|---------|
| Annual | Premium | £747.43 | Plus 6% IPT | £44.85 | £792.27 |
|---------------|----------------|---------|--------------------|--------|---------|

| | |
|---|--|
| Underwriters | Aviva Insurance Limited |
| 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 03/09/2012 |

Risk Address

| | |
|--|---|
| The Premises | Scarthing Moor Cottage Farm North Road |
| Postcode | NG23 6TE |
| including any site or premises where you undertake work in connection with the Business noted above | |

Endorsement Summary

| Section | Description |
|-----------|---|
| Liability | LI205 - Use of Heat - applicable to the Liability Section |
| Liability | LI207 - Building Contractors Scope of work |

Property Damage Section

Property Insured

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

Additional Covers

| Description | Included? |
|---|-------------|
| PD3.1 Day One (Non Adjustable) | Not Insured |
| PD3.2 Glass (Limit of Liability £ 10,000) | Not Insured |
| PD3.3 Subsidence | Not Insured |

Excesses

| Description | Amount |
|--------------------------------------|--------|
| Each and every loss other than below | £250 |
| Subsidence (If Included) | £1,000 |

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? | Not Insured |
|-----------------|-------------|

Goods in Transit Section

Property Insured

| Item | Description | Limit of Liability |
|------|---|--------------------|
| 1 | Business and Computer Equipment - UK Only | Not Insured |
| 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

| Cover | Limit of indemnity | |
|---|--------------------|-----------------------------|
| Employers Liability | £10,000,000 | Any one claim |
| Public Liability other than Pollution and Contamination | £5,000,000 | Any one claim |
| Pollution and Contamination | £1,000,000 | Any one period of insurance |
| Products Liability | £5,000,000 | Any one period of insurance |
| Legal Expenses arising from Health & Safety Legislation | £250,000 | Any one claim |

Excess

| Description | Amount |
|---|--------|
| Third Party Property Damage | £250 |
| Third Party Property Damage - Use Of Heat | £2,500 |

Contract Works Plant and Tools Section

| | |
|-------------------------------|----------------|
| Maximum Contract Price | Not Insured |
| Duration of Contract | Not Applicable |

Property Insured

| Item | Description | Sum Insured |
|------|----------------|-------------|
| 1 | Works | Not Insured |
| 2 | Your Plant | Not Insured |
| 3 | Hired in Plant | 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 |

Professional Indemnity Section

| Cover | Limit of Indemnity |
|------------------------|--------------------|
| Professional Indemnity | Not Insured |
| Costs | Not Insured |

Excess

| Description | Amount |
|----------------------|--------|
| Each and every claim | £250 |

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 policyholder employs persons covered by the policy

| | |
|---------------------------|--|
| Certificate Number | FIAV542330XB |
| The Insured | Kenneth Varndell Trading Nationwide Property Renovations Ltd |
| Inception Date | 24/08/2012 00:00 |
| Date of expiry of | 23/08/2013 23:59 |

We hereby certify that subject to paragraph 2 below

- 1 The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, the Isle of Man the Island of Jersey the Island of Guernsey the Island of Alderney and Northern Ireland
- 2 The minimum amount of cover provided by this policy is no less than £5 million

Signed on behalf of Aviva Insurance Limited (Authorised Insurer)



Igal Mayer, Chief Executive UK Insurance

Special Notice

It is **Our** understanding that this Certificate applies to the holding company and all its subsidiaries This certificate is issued in accordance with the Employer's Liability (Compulsory Insurance) Regulations 1998 and signifies that ALL subsidiary companies are indemnified by this Policy and that there are no other subsidiary companies domiciled in the UK insured elsewhere A complete list of subsidiary companies will be recorded in the policy and to ensure compliance with the Regulations it is essential that **You** advise **Us** of any amendments including the name of any subsidiaries that are not intended to be indemnified

Please note that Government regulations require this Certificate to be displayed in a prominent place and retained for a period of not less than 40 years