



OUR REF: HOAF/EBAR01YL01

Mr E Barker t/a
B&C Joinery Services

Herbert Street
Mansfield
Nottingham
NG18 5QF

01 October 2015

Dear Eddie

Contractors Combined Insurance

I am pleased to enclose the new policy document in respect of the above together with your new Employers' Liability Certificate to be displayed at your premises in the usual way.

The policy documents enclosed provide a great deal of information concerning the terms under which this policy is issued. Please read these carefully and contact us if you have any queries.

Your Employers' Liability Insurance Certificate should be easily available to all your employees and customarily this has resulted in these certificates being on display within each of your premises. Under new Health & Safety Guidance, you are now able to satisfy this requirement by making the Certificate available in electronic format, where your employees have access to such facilities, if you prefer.

We would strongly recommend that you maintain a record of your Employers' Liability Insurers for as long as possible, as claims from Employees can be made decades after they were in your employ. Historically, it was a requirement, under the Employers' Liability (Compulsory Insurance) Regulations 1998 that Employers' Liability Certificates be retained for a minimum period of forty years. This is no longer the case, however, we still believe that this would not be an unreasonable length of time.

I trust that you will find these documents to be in order.

Yours sincerely

A handwritten signature in black ink, appearing to be "Rachel Franklin", enclosed within a large, loopy circular scribble.

Rachel Franklin
Corporate Account Handler
Direct Dial: 0116 240 7952
Email: rachel.franklin@towergate.co.uk

Towergate Insurance

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Contractors All Risks Cover Summary

Policy Number: 38/CS/14468791/09

Agent: Towergate Risk Sols Leicester

Account Number: 38/91955

The Insured: E BARKER T/A B & C JOINERY SERVICES

This summary is designed to provide Principals, Local Authorities and any other interested party brief details of your insurance arrangements with Allianz Insurance plc.

Contractors All Risks Section

Date of Commencement of Insurance	27th September 2015
Date of Expiry of Insurance	27th September 2016
Maximum Contract Price	£300,000
Maintenance period in Weeks	52
Maximum contract period in weeks	52
Theft and Malicious Damage Excess	£1,000
All other claims	£500

Subject to Allianz Insurance's Standard Policy Wording, Terms and Conditions

This Summary Does not fully detail the cover Provided under this Policy. Please ask your Insurance Adviser or local Allianz Insurance Office for Further Information and Copies of Your policy wording.

Liability Cover Summary

Policy Number: 38/CS/14468791/09

Agent: Towergate Risk Sols Leicester

Account Number: 38/91955

The Insured: E BARKER T/A B & C JOINERY SERVICES

This summary is designed to provide Principals, Local Authorities and any other interested party brief details of your insurance arrangements with Allianz Insurance plc.

Contractors Employers Liability Section

Date of Commencement of Insurance	27th September 2015
Date of Expiry of Insurance	27th September 2016
Limit of Indemnity	£10,000,000
Indemnity to Principal	Included

Contractors Public Liability Section

Date of Commencement of Insurance	27th September 2015
Date of Expiry of Insurance	27th September 2016
Limit of Indemnity	£5,000,000
Indemnity to Principal	Included

Subject to Allianz Insurance's Standard Policy wording, Terms and Conditions

This summary does not fully detail the cover provided under this policy. Please ask your insurance adviser or local Allianz Insurance office for further information and copies of your policy wording.

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 policy holder employs persons covered by this policy)

1. Policy number 38/CS/14468791/09

2. Name of policy holder
E BARKER T/A B & C JOINERY SERVICES

3. Date of commencement of insurance policy 27th September 2015

4. Date of expiry of insurance policy 27th September 2016

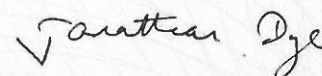
We hereby certify that subject to paragraph 2:-

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 (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c);

~~(b) the cover provided under this policy relates to claims in excess of £XX but not exceeding £XX~~

Signed on behalf of **Allianz Insurance plc**

Authorised insurers



Jonathan Dye
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 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.

Account number: 38/91955

Date printed: 23rd September 2015
