

Moorhouse Group Holdings Limited  
Barclay House  
2-3 Sir Alfred Owen Way  
Caerphilly  
Mid Glamorgan  
CF83 3HU

We enclose new documentation in respect of this insurance. A brief summary of the information held on our records is detailed below.

Please do not hesitate to contact us should anything be unclear.

## Policy Details

Policy number (Broker Reference)	UK GLB 3989253
Period of insurance	25th October 2010 to 24th October 2011
Reason for issue	New Business
Date of issue	25th October 2010
Policyholder	Mr Bruce Crutchley T/A Sole Trader
Address	21 Kingsland Road WORTHING BN14 9EB
Trade	Removal contractors domestic and office
Business description	Removal Contractor
Agent number / name	UK 80355 / Moorhouse Group Holdings Limited
New business premium	£ 328.00
IPT	£ 16.40
Total new business premium (inc IPT)	£ 344.40
Commission	£ 57.40                      Rate: 17.5%

The premiums shown are the initial minimum premiums based upon the estimates You have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, Turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of sub-contractors who are not employees are more than Your estimates an additional premium may be payable. If the estimate changes significantly during the Period of Insurance You are required to tell Us as soon as possible in accordance with General Condition I of the insurance.

## Cover Summary (For full details of cover, see following pages)

Section A Employers Liability - £10,000,000  
Section B Public Liability - £1,000,000  
Section C Product Liability - £1,000,000

# Liability Insurance

Agent / Booklet  
UK 80355 / GL (4)  
Policy number  
UK GLB 3989253



Schedule  
(Broker copy)

## Cover Details

### Section A - Employers Liability

Limit of liability

£10,000,000 (but £5,000,000 in respect of Terrorism or Asbestos) - Any one claim or series of claims arising out of one Occurrence including Defence Costs

### Section B - Public Liability

Limit of liability

£1,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

### Section C - Products Liability

Limit of liability

£1,000,000 - In total during the Period of Insurance

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

## Premium Details

### Section A - Employers Liability

New business premium (inc IPT) £258.30

Your declared categories of Employees, estimated number of Employees during the Period of Insurance and our applicable premium rates

Category Description	No. of Employees	Per Capita rate
Removal contractors domestic and office	1	246

### Section B - Public Liability (including Section C - Products Liability if covered)

New business premium (inc IPT) £86.10

Your declared categories of Employees during the Period of Insurance and our applicable premium rates

Category Description	No. of Employees	Per Capita rate
Removal contractors domestic and office	2	41

Your declared categories of sub-contractors who are not Employees and our applicable premium rates  
**None declared**

You may have the right to cancel the contract of insurance, without giving any reason, within 14 days of receiving the policy documents or the start date of the policy, whichever is later. If you exercise your right to cancel during this initial period of cover you will have to pay 'pro-rata' rates for the period of time you have had insurance cover and additional charges may be applied by your insurance adviser.

## Endorsements applying

For the full wording of your endorsements please refer to your policy booklet.

### G43 - Fires Condition

Mr Bruce Crutchley T/A Sole Trader  
 21 Kingsland Road  
 WORTHING  
 BN14 9EB

**Important**

This schedule replaces all previous schedules for the policy shown (for the period of cover) and together with the endorsements shown below forms part of your insurance.

Any endorsements which have previously applied to this insurance will be cancelled and replaced by any endorsements shown below.

Any excess shown on this schedule will be in addition to any excess specified in your policy booklet.

**Policy Details**

Policy Number (Broker Reference)	<b>UK GLB 3989253</b>
Period of Insurance	<b>25th October 2010 to 24th October 2011</b>
Reason for Issue	<b>New Business</b>
Date of Issue	<b>25th October 2010</b>
Full Policyholder Name	<b>Mr Bruce Crutchley T/A Sole Trader</b>
Trade	<b>Removal contractors domestic and office</b>
Business Description	<b>Removal Contractor</b>
Agents Name	<b>Moorhouse Group Holdings Limited</b>
Agents Number	<b>UK 80355</b>
New Business Premium	<b>£ 328.00</b>
IPT	<b>£ 16.40</b>
Total new business premium (inc IPT)	<b>£ 344.40</b>

The premiums shown are the initial minimum premiums based upon the estimates You have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, Turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of sub-contractors who are not employees are more than Your estimates an additional premium may be payable. If the estimate changes significantly during the Period of Insurance You are required to tell Us as soon as possible in accordance with General Condition I of the insurance.

**Cover Summary** (For full details of cover, see following pages)

Section A Employers Liability - £10,000,000  
 Section B Public Liability - £1,000,000  
 Section C Product Liability - £1,000,000

# Liability Insurance

Agent / Booklet  
UK 80355 / GL (4)  
Policy number  
UK GLB 3989253



Schedule  
(Client copy)

## Cover Details

### Section A - Employers Liability

Limit of liability

£10,000,000 (but £5,000,000 in respect of Terrorism or Asbestos) - Any one claim or series of claims arising out of one Occurrence including Defence Costs

### Section B - Public Liability

Limit of liability

£1,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

### Section C - Products Liability

Limit of liability

£1,000,000 - In total during the Period of Insurance

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

## Premium Details

### Section A - Employers Liability

New business premium (inc IPT) £258.30

Your declared categories of Employees, estimated number of Employees during the Period of Insurance and our applicable premium rates

Category Description	No. of Employees	Per Capita rate
Removal contractors domestic and office	1	246

### Section B - Public Liability (including Section C - Products Liability if covered)

New business premium (inc IPT) £86.10

Your declared categories of Employees during the Period of Insurance and our applicable premium rates

Category Description	No. of Employees	Per Capita rate
Removal contractors domestic and office	2	41

Your declared categories of sub-contractors who are not Employees and our applicable premium rates

None declared

You may have the right to cancel the contract of insurance, without giving any reason, within 14 days of receiving the policy documents or the start date of the policy, whichever is later. If you exercise your right to cancel during this initial period of cover you will have to pay 'pro-rata' rates for the period of time you have had insurance cover and additional charges may be applied by your insurance adviser.

## Endorsements applying

For the full wording of your endorsements please refer to your policy booklet.

### G43 - Fires Condition

### Certificate of Employers' Liability Insurance<sup>(a)</sup>

(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 the Certificate).

**Certificate No.:** UK GLB 3989253

Name of Certificate holder: **Mr Bruce Crutchley T/A Sole Trader**

Date of commencement of insurance: **25/10/2010**

Date of expiry of insurance: **24/10/2011**

**We hereby certify that subject to paragraph 2:-**

- 1 the insurance 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<sup>(b)</sup>; and
- 2 the minimum amount of cover provided by this insurance is no less than £10,000,000<sup>(c)</sup>

Signed on behalf of those Lloyd's Underwriters subscribing to the above insurance (Authorised Insurers)

K Barber  
Underwriter



#### 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 insurance covers the holding company and all its subsidiaries, or that the insurance covers the holding company and all its subsidiaries except any specifically excluded by name, or that the insurance 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 insurance.

Note: The information below this line does not form part of the statutory certificate. Those underwriters at Lloyds on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary.

Name and address of issuing intermediary:

Moorhouse Group Holdings Limited  
Barclay House  
2-3 Sir Alfred Owen Way  
Caerphilly  
Mid Glamorgan  
CF83 3HU

Issuing intermediary's reference:

(if different from the Policy Number stated above)



### Public and Products Liability Certificate

This certificate has been issued by Chaucer Insurance to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

**Certificate No.: UK GLB 3989253**

Name of Certificate holder:	Mr Bruce Crutchley T/A Sole Trader
Business Description:	Removal Contractor
Date of commencement of insurance:	25/10/2010
Date of expiry of insurance:	24/10/2011
Public Liability limit of liability:	£1,000,000
Products Liability limit of liability:	£1,000,000
Endorsements applying:	G43 - Fires Condition

Signed on behalf of those Lloyd's Underwriters subscribing to the above insurance (Authorised Insurers)

K Barber  
Underwriter



Name and address of issuing intermediary:

Moorhouse Group Holdings Limited  
Barclay House  
2-3 Sir Alfred Owen Way  
Caerphilly  
Mid Glamorgan  
CF83 3HU

Issuing intermediary's reference:  
(if different from the Policy Number stated above)