

Renewal Policy

This Renewal Policy forms part of the original Policy, to which it should be permanently attached.

Renewal Policy No : GSH/00057/00047694

Original Policy No : GSH/00057/00040119

Type of Insurance : Combined Liability

Trade Description : Joinery installer

Name and Address of the Assured : Farnham Joinery Limited
465a Hornsey Road
LONDON

N19 4DR

Employers Liability Sum Insured : £10,000,000

Public Liability Sum Insured : £5,000,000

Product Liability : £5,000,000

Renewal Minimum and Deposit Premium :

Employers Liability

Adjustable on Estimated Wages

100,000 @ 2.5% on Wood worker

20,000 @ 1% on All Other Employees - work away

Renewal Minimum and Deposit Premium :

Public/Products/POL Liability

Adjustable on Estimated Turnover

700,000 @ 0.15% on UK

70,000 @ 0.075% on BFSC

TOTAL PREMIUM	£4,030.65
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Please note: All Premiums are Minimum and Deposit and subject to adjustment at yearend

Period : From : **28 January 2011** To : **27 January 2012** (Both days inclusive)

Renewal Policy signed



For and on behalf of ERIC Contractors

ENDORSEMENT

ATTACHING TO AND FORMING PART OF POLICY NO : GSH/00057/00040119

IN THE NAME OF : Farnham Joinery Limited

With effect from the renewal date the following conditions apply to this Policy :

(PL22-500) - PROPERTY DAMAGE EXCESS

The Company will not indemnify the Insured in respect of the first £500 of all claims arising from Damage to Property.

If any amount paid by the Company includes the above amount the Insured shall reimburse the Company forthwith.

Subject otherwise to the Terms Exceptions and Conditions of this Policy.

(PL12a) - HEAT WORK AWAY EXCLUSION (CONTRACTORS)

Warranty 2 is deleted and replaced by the following:-

The Company will not indemnify the Insured in respect of Damage to Property arising from the use of oxy-acetylene welding equipment or any other plant or equipment which involves the application of heat being used away from the Insured's premises.

Subject otherwise to the Terms Exceptions and Conditions of this Policy.

(PL75) - Corporate Manslaughter Defence Costs

With the consent of the Company, the Company will indemnify the Insured in respect of legal costs and expenses incurred in defending any prosecution for breach of duty under the Corporate Manslaughter and Corporate Homicide Act 2007 committed or alleged to have been committed during the Period of the Policy.

Provided that the Company shall not be liable for

- (i) the payment of fines or penalties,
- (ii) legal costs and expenses in connection with any breach of duty arising from a deliberate or pre-meditated act, event or omission which the Insured knows or should have known would be likely to constitute an offence under the above Act,
- (iii) legal costs and expenses incurred with the consent of the Company in an appeal against a conviction resulting from a prosecution.

The liability of the Company is limited to £100,000 in all during the Period of the Policy.

If successful we will wish to survey-please provide a name and contact number asap

ALL OTHER TERMS, EXCEPTIONS AND CONDITIONS REMAIN UNALTERED.

CLAIM NOTES:

No claims have been declared in the last 5 years.

RISK NOTES:

Important Information For Customers

This is a Policy Summary and does not contain the full terms and conditions of the insurance contract, which can be found in the Policy Wording.

Insurance Company	European Risk Insurance Company
Type of Insurance and Cover	Employers Liability - £10,000,000 Public Liability - £5,000,000 Products Liability - £5,000,000
Features and Benefits	Where Employers Liability is taken out, the insurance cover will at least match or exceed all requirements of the <i>Employers' Liability (Compulsory Insurance) Regulations 1998</i> .
Exclusions or Limitations	Excess £500 each and every claim on Public and Products Liability only. Additional exclusions may apply. These are listed in the attached quote sheet.
Duration of Contract	12 months
Cancellation	We hope you are happy with the cover this Policy provides, but if you are not then the Policy can be cancelled within 14 days of you receiving the Policy. If you do cancel, we will refund your premium after deducting a 'time on risk' charge.
Claims Address	European Risk Insurance Company 39 Clarence Street Southend-on-sea Essex SS1 1BH
Claims Helpline	0845 009 4392

Complaints Procedure

Step 1

If you feel that we have failed to provide you with a first class service, please write and tell us and we will do our very best to resolve the matter with you. If you have any complaint or issues over the handling of a claim you should, in the first instance, contact the Company's Compliance Officer, at the contact address.

Contact Address:

European Risk Insurance Company
39 Clarence Street
Southend-on-sea
Essex
SS1 1BH

Step 2

If you are still unhappy with the way your complaint has been handled, then please contact the Managing Director at the above contact address.

Step 3

Complaints that cannot be resolved through this process may be referred to the Financial Ombudsman Service, further details of which will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

In the unlikely event that European Risk Insurance Company hf is unable to pay a claim, you may be entitled to compensation from the Financial Services Compensation Scheme.