

CERTIFICATE OF PUBLIC LIABILITY INSURANCE

Policy Number	GRP/TCO/3000696
Name of INSURED	A-Line Building Ltd
TRADE or BUSINESS Primary	Building Construction (Any location)
Date of commencement of insurance	04/02/2010
Date of expiry of insurance	03/02/2011 expiring at Midnight
Limit of Indemnity	£5,000,000

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office 6th Floor One America Square 17
Crosswall London EC3N 2LB
www.groupama.co.uk

Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority

Date of Issue: 04/02/10

Examined By : CPT

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294

Tradesman

STATEMENT OF FACT

Please read the following information carefully. It contains material facts regarding your business and premises, and your requirements in terms of levels of policy cover. Please compare this against the Schedule of Insurance. Should any of the information you provided be recorded inaccurately or you feel you have not been provided with adequate cover then please contact us immediately.

RISK DETAILS

Name of proposer	Mr Tom McGrane
Trading name	A-Line Building Ltd
Company type	Limited Company
Correspondence address:	59 Park House Bridge Road Welwyn Garden City Hertfordshire AL8 6TS
Risk address:	59 Park House Bridge Road Welwyn Garden City Hertfordshire AL8 6TS

TRADES

Main Trade Description*	Building Construction (Any location)	100
2nd Trade Description		0
3rd Trade Description		0
Any other Trades		0

LIABILITY AND WAGEROLL

What is your estimated annual turnover ?	£75000
Is cover required for Employers Liability ?	No

	Number	Annual Wageroll
Directors, Principals and Partners	1	£40000
Manual Employees	0	£0
Bone-Fide sub contractors	0	£0
Labour only sub contractors	0	£0
Temporary employees	0	£0
Clerical Only	0	£0

Other Directors, Principals and Partners		
--	--	--

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294

HEAT AND WOOD WORK

What type of equipment is used?	
Blow Lamps	No
Blow Torches	No
Hot Air Guns	No
Welding Equipment	No
Flame Cutting Equipment	No
How many directors or employees use fixed woodworking machinery?	0

HISTORY

In respect of any of the risks now proposed for any business in which you, the Proposer or any Partner or Director are, or have been engaged, has an insurer ever:-	No
---	----

Declined a proposal ; Not invited renewal of a Policy ; Refused to renew or cancelled a Policy ; or Imposed special conditions or have you the Proposer or any Partner or Director ever been:-

Convicted of or charged(but not tried) with a criminal offence or been declared bankrupt or insolvent ?

GENERAL

How many years have you been trading?	0
How many years experience do you have in the trade?	9
How many consecutive years have you held insurance (to present) ?	0
Please indicate the percentage of work done in the following territories :	
Great Britain, Isle of Man and Channel Islands	100
Northern Ireland	0
European Union	0
Worldwide (exc USA and Canada)	0
USA & Canada	0
Do you carry out work in or on railways, railway installations, motorways, watercraft, blast furnaces, chimneys, shafts, collieries, dams, gas works, mines, power stations, steeples, tunnels, viaducts, quarries, petro-chemical works, oil refineries, fuel depots, nuclear installations, bridges, canals, docks, harbours, piers, wharves ?	No
What percentage of your work is carried out in these locations ?	0
Do you carry out any work offshore ?	No
What percentage of your work is carried out offshore ?	0
Do you carry out any processes involving the following: demolition, pile-driving, explosives, water diversion or sub-aqua activities ?	No
What percentage of your work involves the above processes ?	0

CLAIMS OR LOSSES

During the last five years have you or any director or partner suffered any loss or damage or incurred any liability, whether insured or not, in connection with any of the insurances for which cover is required?	No
Have you ever made a claim in excess of £10,000	No
Details of claims or losses:	
None	

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294

TERMS AND CONDITIONS

Important Notice

This section may contain information which contains the terms or conditions of your policy.

Please see your policy endorsements for full details.

Standard Covers :

Cover is provided for Tax & Property Protection (£25 000 limit any one investigation; £50 000 limit in the period of insurance)

Cover is provided for Employment & Prosecution Protection (£25 000 limit any one dispute; £100 000 limit in total for Employment Protection in the period of insurance; £50 000 limit in total for Prosecution Protection in the period of insurance)

The Trade or Business does not involve the use of asbestos, chemicals or other substances, which could be harmful to health, other than chemicals and other substances that are normal for the trade.

The Trade or Business does not dispose of fumes, effluent or other harmful waste

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294

ADDITIONAL COMMENTS

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294



Insurances

Optima Trade Plus Schedule	
Policy Number	GRP/TCO/3000696

INSURED	Mr Tom McGrane
Trading Name	A-Line Building Ltd

Correspondence Address	59 Park House Bridge Road Welwyn Garden City AL8 6TS
-------------------------------	---

TRADE or BUSINESS	
Primary	Building Construction (Any location)

Reason for Issue	New Business
-------------------------	--------------

Period of Insurance	From 04/02/2010 to 03/02/2011 expiring at Midnight or any further period for which the COMPANY may accept payment of the premium required
	This schedule replaces any previous Schedules from the commencement date of the Period of Insurance shown above.
	£152.38 + Insurance Premium Tax £ 7.62 Total £160.00
Previous Policy No.	n/a

Policy Type	Optima Trade Plus for Contracting Trades
--------------------	--

Agent Details	(Agency No. CB00533)
Please address any enquiries to	Trust a Tradesman

POLICY SECTIONS

PUBLIC LIABILITY INSURANCE SECTION	Indemnity Limit £5,000,000
Maximum number of PROPRIETORS, PARTNERS, DIRECTORS or EMPLOYEES working manually at any one time	1

EMPLOYERS LIABILITY INSURANCE SECTION	Liability Limit Not Insured
Maximum number of EMPLOYEES working manually at any one time	1
Maximum number of EMPLOYEES engaged in only clerical work at any one time	0

Groupama Insurance Company Limited Registered Number 995253 Registered in England Registered Office 6th Floor One America Square 17 Crosswall London EC3N 2LB www.groupama.co.uk	Member of the Association of British Insurers Authorised and regulated by the Financial Services Authority	Date of Issue: 04/02/10 Examined By : CPT
---	---	--



Insurances

Optima Trade Plus Schedule

Policy Number

GRP/TCO/3000696

TAX AND PROPERTY PROTECTION INSURANCE SECTION

Maximum liability of the COMPANY per TAX INVESTIGATION	£25,000
Maximum liability of the COMPANY for property protection	£25,000
Maximum liability of the COMPANY in the aggregate in the Period of Insurance	£50,000

EMPLOYMENT PROTECTION AND PROSECUTION DEFENCE INSURANCE SECTION

Maximum liability of the COMPANY per dispute	£25,000
Maximum liability of the COMPANY per prosecution defence	£50,000
Maximum liability of the COMPANY in the aggregate in the Period of Insurance	£100,000

TOOLS AND TRANSIT INSURANCE SECTION

Tools of TRADE	Sum Insured Not Insured
Goods pertaining to the TRADE or BUSINESS	Not Insured
Alternative Accommodation	Not Insured

PROPERTY ALL RISKS INSURANCE SECTION

BUSINESS CONTENTS at the PREMISES	Not Insured
STOCK at the PREMISES	Not Insured

BUSINESS INTERRUPTION INSURANCE SECTION

Not Insured

CONTRACT WORKS AND PLANT INSURANCE SECTION

Own Plant	Not Insured
Hired in Plant	Not Insured
Contract Works	Not Insured

PERSONAL ACCIDENT INSURANCE SECTION

Not Insured

Groupama Insurance Company Limited Registered Number 995253 Registered in England Registered Office 6th Floor One America Square 17 Crosswall London EC3N 2LB www.groupama.co.uk	Member of the Association of British Insurers Authorised and regulated by the Financial Services Authority	Date of Issue: 04/02/10 Examined By : CPT
---	---	--

QUOTATION NUMBER: 464981

SME are authorised and registered by the Financial Services Authority (number 306057). SME Insurance Services Limited, Chantrell House, Chantrell Court, Leeds, LS2 7HA
Registered at the office above. Registered in England. Company registration no. 03798294



TERMS OF BUSINESS

STATUS

SME Insurance Services Ltd (SME) act as an Independent Intermediary on your behalf. We offer a wide range of insurance products, and have access to a large number of leading Insurers in the marketplace. Our advice is impartial and professional at all times.

Our registered office is Chantrell House, The Calls, Leeds, LS2 7HA and we are registered in England (Company No. 03798294). We are authorised and regulated by the Financial Services Authority (FSA) under part IV of the Financial Services and Markets Act 2000 (FSMA) to transact and administer non-investment general insurance business. Our FSA register number is 306057.

SME Insurance Services Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we fail to meet our obligations. Further information about the scheme is available from the FSCS or by visiting www.fscs.gov.uk

REMUNERATION

We are remunerated mainly by means of commission payments from insurance companies once premiums are paid. Individual percentage rates apply dependant on the type of insurance and the insurer. Some insurers do not make commission payments in which case our full earnings will appear as a Policy Placement Fee.

We will make charges for amendments or document issue during the life of the policy in addition to any premium levied by the insurer.

These charges and commission payments reflect the work involved in bringing about or arranging the insurance and they are considered fully earned from the date cover is requested and are not refundable in the event of cancellation or early termination of insurances.

You may at any time request that we disclose the amount of commission that is earned for the arrangement of your insurance.

Our list of charges is detailed below.

In addition to the above, we may receive additional income, profit commissions or profit shares from certain insurers by further payments across a whole account (i.e. non-client specific) which are generated as a result of the performance of that particular insurers' relationship. In limited circumstances additional amounts may also be paid to us by third parties and in each case we will retain these payments. Any interest earned on client money held by us and any investment returns on any segregated designated investments will be retained by us for our own use rather than paid to our clients. Your acceptance of this agreement constitutes your informed consent to our treatment of interest and investment returns.

Duplicate Employers liability Certificate	£25.00
Requests for Notice of Interest (unless requested at inception)	£25.00
Policy Amendments	£25.00
Returned Cheque	£30.00
Policy Placement (applied by SME)	£0.00
Policy Placement (applied by third party)	£0.00
Cancellation Charge (minimum)	£50.00
Non-payment Cancellation Charge	£75.00
Minimum cancellation fee for Anglo Pacific Policies	£250.00

PAYMENT TERMS ARE 7 DAYS FOR ALL TRANSACTIONS

We accept payment by BACS transfer, Debit or Credit Card. We also offer a monthly instalment plan. Instalment plans attract a variable charge, which is included in the monthly payments agreed.

TERMS OF BUSINESS



CLIENT MONEY

For your protection we operate a statutory trust account under the rules of the Financial Service Authority (FSA). We will hold any client money received from our customers in a separate client bank account from which we will pay the insurers the premiums due. Premium refunds will also be paid from this account as per the FSA rules. Where we use a third party wholesaler or broker premiums will be transferred to this third party.

DATA PROTECTION

Some services are provided to us by third parties such as processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details. You agree that personal information held by us may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. email and you agree that ourselves, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time. Our Data Protection Act registration number is Z7568128

CONFIDENTIALITY

All information you supply will be kept confidential to SME and the Insurers with whom we deal, save or unless we are required by law or other Government bodies to supply the information to a third party.

POLICY AWARENESS

When a policy is issued you are strongly advised to read it carefully, as it is that document, the schedule, endorsements, policy wording and any certificate of insurance that is the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our advice promptly.

PROPOSALS

These can take the form of a written Statement of Fact or an Insurers proposal form. All answers on any Proposal Form and any other statements made to us by you are your responsibility.

DUTY OF DISCLOSURE

It is important that you understand that any information or answers given to us must be correct. Any other matters or information which might influence your Insurer as to acceptability or otherwise of your Proposal for insurance or the renewal of it, must be disclosed at the earliest opportunity and certainly at each renewal. Failure to disclose may result in your insurance not covering you properly or invalidating your insurance. If you are unsure about any matter you may contact us for guidance as to whether it should be disclosed or not. You are advised to keep copies of all letters that you send to us for your own protection.

CLAIMS

If you have occasion to claim on your policy you must notify us immediately. If your insurance company provides a claim line telephone number, please contact them in the first instance and then us (this number will be shown in your policy documents). We will then guide you on how to proceed with the claim. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer. Failure to follow this procedure may lead to insurers declining liability under the policy.

POLICY CANCELLATION

If you wish to cancel your policy you may do so by putting your request in writing and returning your certificate of insurance (where applicable) to the Customer Services Team at the address below. Any return premiums due to you will be calculated as instructed by your insurer less our full commission and policy placement fee and less any further cancellation or administration charges as detailed above or by your insurer. Please note not all policies offer a refund in the event of cancellation. You will be liable to pay for any transactions or adjustments effective prior to the date of cancellation.

If a claim has been reported under the policy to be cancelled you may not be entitled to any return of Insurance premium. We also reserve the right to withhold any claim settlement pending the full payment of outstanding premium and/or fees. If your premium is payable by direct debit, standing order or any other agreed method of instalments and payment ceases we will regard this as a cancellation instruction by you. In this event our standard charges will be applied. Any costs associated with third party action to recover outstanding sums will be payable by you.

PAYMENT DEFAULT

Should you fail to make the agreed payment/s for your policy and you have made payment to us by credit or debit card, we may make attempts to recover any arrears by the same route. If you remain in arrears your policy will be cancelled following appropriate notification. You will be liable for time on risk charges in addition to the cancellation / administration charges as detailed elsewhere in this document.

INSURER SOLVENCY

Whilst it is our intention to place your insurance with a financially secure insurer, and although the FSA requires them all to maintain a minimum level of capital, it must be understood that we cannot guarantee the solvency of any insurer throughout the period of the insurance contract, nor do we monitor the solvency of insurers on an ongoing basis. We do not accept liability for any losses that might be suffered by you should the insurer be declared insolvent or otherwise be unable to meet their financial obligations to you.

INSURER

Except in respect of any claim:

- i)* resulting from our fraudulent act; or
- ii)* resulting from a breach by us of the FSA's rules or Principles of Business; or
- iii)* in relation to any liability for death or personal injury resulting from our negligence; or
- iv)* in relation to any other liability which cannot lawfully be excluded or limited

our liability to you (whether in contract, tort (including, without limitation, negligence) or otherwise) shall be limited to £2,000,000 in respect of any and all insurance mediation activities undertaken by us on your behalf.

COMPLAINTS

At SME we endeavour to maintain the highest possible standards and welcome your feedback as it can often help us to improve the quality of our service. However, if for any reason our service does not meet your expectations, we have a formal complaints procedure.

DEFINITION OF A COMPLAINT

We judge a complaint to be any expression of dissatisfaction whether oral or written, and whether justified or not, from or on behalf of a customer or third party about our provision of, or failure to provide, a particular service.

HOW WE DEAL WITH YOUR COMPLAINT

We will always respond in a calm and courteous manner and will apologise where warranted.

If we cannot reply in full straightaway we acknowledge written complaints within 5 business days and will tell you the name of the person dealing with it and when it is expected to be resolved.

We will aim to fully resolve the matter within 20 business days of the acknowledgment or we will write again within that timescale to advise you of progress.

When informing you of the outcome we will endeavour to explain our position in a clear and concise manner. Any final response will be signed off by a Director.

If it is agreed that SME will pay any form of compensation we will do so promptly.

TERMS OF BUSINESS

TO MAKE A COMPLAINT

There are a variety of ways in which you can contact us, notification can be by telephone, face-to-face or in writing including fax and email. The 3-step complaint procedure **must** be followed in the order outset below:

Q **STEP 1 – MAKE A COMPLAINT**

Contact SME Customer Services

Complaints at Customer Services
SME Insurance Services Ltd
Chantrell House
The Calls
Leeds
LS2 7HA

T:0844 855 4600

F: 0844 855 4601

Email: customerservices@smeinsurance.com

At SME we are committed to trying to provide a speedy, fair and efficient resolution to any complaint you may have. However, if you are not satisfied with the service you receive you may be able to refer your complaint to the Financial Services Ombudsman.

Q **STEP 2 – WHAT TO DO IF YOU ARE NOT SATISFIED**

Please contact Roger Snowden, using the details below:

Roger Snowden (Director)
SME Insurance Services Ltd
Chantrell House
The Calls
Leeds
LS2 7HA

Email: rs@smeinsurance.com

You must follow steps 1 & 2 (shown above) and be provided with our final written response before you consider step 3.

Q **STEP 3 – IF YOU REMAIN DISSATISFIED**

If you remain dissatisfied then you may be entitled to refer your complaint to the Financial Ombudsman Service. (They can normally only deal with complaints from those with an annual turnover of less than £1 million). To contact them:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

T: 0845 080 1800

F: 020 7964 1001

Website :<http://www.financial-ombudsman.org.uk>

The Ombudsman service is an informal alternative to going to court. You will not need the help of a solicitor or other specialist advisor. The service is free and independent.

The Financial Ombudsman Service (FOS) was set up by law to help settle individual disputes between consumers and financial firms. It is not a regulator or a 'watchdog' consumer champion; its role is to settle disputes without taking sides.

If you accept a decision that the FOS make it becomes a legally binding agreement on both yourself and SME.

If making a referral to the FOS you must do so within six months of the date of our final response letter. Other time limits may apply if you leave your complaint too long after realising that there is a problem.