

A-Plan Ins Grp (Salisbury)
 Cross Keys
 4 Winchester Street
 Salisbury
 Wiltshire
 SP1 1HB

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 6258685
Period of insurance	22nd August 2017 to 21st August 2018
Reason for issue	New Business
Date of issue	21st August 2017
Policyholder	Jennifer Martin
Trading Name(s)	Clearite
Address	108 The Hollows Wilton SALISBURY SP2 0JE
Trade	Waste Collection only excl processing & excl skip hirers
Business description	Property and Garden Clearance - Residential and Light Commercial
Agent number / name	UK 82183 / A-Plan Ins Grp (Salisbury)
New business premium	£ 300.00
IPT	£ 36.00
Total new business premium (inc IPT)	£ 336.00

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 B Public Liability - £5,000,000

Section C Product Liability - £5,000,000

The Insurers

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

Liability Insurance

Agent / Booklet
UK 82183 / GLB 0816 (11)
Policy number
UK GLB 6258685



Schedule
(Broker copy)

Cover Details

Section A - Employers Liability

Limit of liability **Not covered**

Section B - Public Liability

Limit of liability **£5,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)**

Excess **£250 - 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 **£5,000,000 - In total during the Period of Insurance**

Excess **£250 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)**

Premium Details

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

New business premium (inc IPT) **£336.00**

Your declared categories of Turnover and estimated applicable Turnover during the Period of Insurance

Category Description	Turnover
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Waste Collection only excl processing & excl skip hirers	9,000
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House clearance contractors	9,000
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Your declared payments to sub-contractors who are not Employees

Category Description	Payments
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House clearance contractors	2,000
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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.

G10 - Contractors Conditions

G16 - Disposal of Waste Condition

G19 - Fork Lift Trucks Condition

G41 - Second-hand Goods Exception

G43 - Fires Condition

Liability Insurance

Agent / Booklet
UK 82183 / GLB 0816 (11)
Policy number
UK GLB 6258685



Schedule
(Client copy)

Jennifer Martin
108 The Hollows
Wilton
SALISBURY
SP2 0JE

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)
Period of Insurance
Reason for Issue
Date of Issue

UK GLB 6258685
22nd August 2017 to 21st August 2018
New Business
21st August 2017

Full Policyholder Name
Trading Name(s)
Trade
Business Description

Jennifer Martin
Clearite
Waste Collection only excl processing & excl skip hirers
Property and Garden Clearance - Residential and Light Commercial

Agents Name
Agents Number

A-Plan Ins Grp (Salisbury)
UK 82183

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IPT

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(Client copy)

The Insurers

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(Client copy)

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Statement of Fact

(Client copy)

This Statement of Fact is a record of statements made, and information given, by you and constitutes the basis of your insurance contract. Please read all the questions and answers thoroughly. Upon payment by you of the premium requested, you are accepting insurance offered on the terms in the Statement and policy documentation. If any details in the Statement are incorrect you must amend it and return it to us within 7 days of the date of this correspondence with the relevant information. Failure to do so could invalidate or impair your insurance. We will then notify you of any change(s) in the premium or policy terms and conditions. However, if you are satisfied that, to the best of your knowledge and belief, the information is correct and complete then no further action is required. It is important you recognise that by not advising us of any alterations to the details, you are confirming the information to be true and that your insurers will base the contract on these details.

ABOUT YOU

Name **Jennifer Martin**

This is the person, company, business partnership or firm to be insured as it should appear in the insurance schedule.

Trading Name(s) **Clearite**

Business address (including postcode) **108 The Hollows, Wilton, SALISBURY SP2 0JE**

On which date do you require cover to commence? **22nd August 2017**

Phone number

Mobile number

Fax number

Email address

Web site address

Trade or business **Property and Garden Clearance - Residential and Light Commercial**

This should include your main business and any ancillary or part-time work as it should appear in the insurance schedule.

How many years have you been conducting this trade or business in this name? **1**

How many years experience do you have in this type of business overall? **1**

Has any insurer cancelled your insurance or refused to renew it? **No**

Have you or any of your directors, officers or business partners ever been:

- Convicted of or charged (but not yet tried) with any criminal offence (other than motoring convictions)? **No**
- Declared bankrupt or insolvent or has any business which you were director or involved in management gone insolvent or into liquidation, administration receivership, entered into arrangement with creditors? **No**
- Prosecuted under the Health and Safety at Work Act or other legislation relating to health and safety at work or corporate manslaughter? **No**

Do you or any employees work overseas? **No**

If you or your employees undertake manual work away from your premises, please complete questions 1 to 10 below

'HIGH RISK' LOCATIONS

Do you or will you or any employees work at the following locations? If 'yes' please provide details:

- 1) power stations or nuclear installations. **No**
- 2) refineries, bulk storage or production premises in the oil, gas or chemical industries. **No**
- 3) offshore, underwater or underground. **No**
- 4) on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat) **No**
- 5) airside at airports. **No**
- 6) railway red zones. **No**

SUB-CONTRACTORS

7) Do you or will you engage sub-contractors who are not employees to do work on your behalf? **No**

We define 'employees' as any of the following whilst they are working on Your behalf in connection with the Business

- a) an employee under a contract of service or apprenticeship with You,
- b) a labour master or any person supplied by him,
- c) a labour only sub-contractor,
- d) a self employed person working for You and under Your control,
- e) a person hired by You, borrowed by You or embedded in Your Business,
- f) a person undertaking study or work experience or on a youth training scheme with You,
- g) a voluntary worker,
- h) a working director where You are a limited company.

If 'yes' please read our requirements about the use of subcontractors in our Contractors Conditions.

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Statement of Fact

(Client copy)

WORK AT HEIGHT

- 8) Do or will your employees ever work at a height of more than 5 metres above floor level? **No**
If 'yes' please read our requirements about employees working at height in our Contractors Conditions.

HEAT

- 9) Do you or will you or your employees use heat away from your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters)? **No**
If 'yes' please read our requirements about use of heat in our Contractors Conditions.

EXCAVATIONS

- 10) Do you or will you or your employees make excavations? **No**
If 'yes' please read our requirements about making excavations in our Contractors Conditions.

PRODUCTS AND COMPLETED WORKS (to be completed by all applicants)

- 11) Are any of your products, to your knowledge, intended to be used in the structure, machinery or controls of any aircraft, other aerial device, hovercraft, offshore installation, offshore rig, or offshore platform? **No**
- 12) Do your products include any industrial or agricultural chemicals? **No**
- 13) Do your products include any pharmaceuticals, alternative medicines, health products, dietary supplements, medical products, blood products, cosmetics or beauty aids? **No**
- 14) Do your Products include any firearms, munitions, explosives, fireworks or other pyrotechnics? **No**

CLAIMS EXPERIENCE

Please give dates, circumstances and costs of any liability claims, incidents or losses you have had in the past 5 years including incidents that could have resulted in a claim had this insurance been in place:

Date	Description	Amount (including paid and outstanding amounts and fees)	Cover type (Employers, Public or Products Liability)
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EMPLOYERS LIABILITY

If you are **not** a limited company do you require Employers' liability cover for working partners or proprietors?

If 'yes' their drawings should be included in the wages estimates section below.

HEALTH AND SAFETY

Are your employees / have your employees been exposed to asbestos?

Do you have a written health and safety policy?

Do you and will you always carry risk assessments specific to the task before commencing work and before any amendments to the work?

Do you and will you always prepare written method statements specific to the task before commencing work and before any amendments to the work?

Do you ensure that the use or wearing of personal protective equipment by any employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of personal protective equipment supplied to and received by employees?

Do you or your employees use industrial machinery?

If 'yes' please read our requirements about the use of industrial machinery in the insurance wording

You can find out more about your health and safety responsibilities as an employer at www.hse.gov.uk

Liability Insurance

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Statement of Fact

(Client copy)

Employees estimated wages and / salaries for the proposed period of insurance

Manual work wages split between different types of work undertaken (please describe). Please also indicate the estimated maximum number of employees at any time during the proposed period of insurance within each category.

Work Type	Wages / Salaries	Max. number of employees	Employment Type (Employees, Directors, Partners & Proprietors, LOSC)
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Your premium is the outset premium 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 and salaries or number of employees are more than your estimates an additional premium may be payable.

Sub-contractors and the self-employed

Labour only sub-contractors, self employed people, people hired by you, borrowed by you or embedded in your business are considered employees if they are working for you and under your control. You must declare their wages and the number of people in your employee estimates above.

Other contractors who are not Employees ('bona-fide' sub-contractors')

If they are not working for you and under your control and they have their own insurance cover we do not charge for them under the Employers' Liability section. Therefore you should not declare their wages and the number of people in your employee estimates above.

If you have any doubt as to whether someone is an 'Employee' or a 'Sub-contractor Who Is Not An Employee' please refer to your insurance broker. Likewise if you are unable to ascertain if a Sub-contractor Who Is Not An Employee has adequate employers and public liability insurance of their own then refer to your insurance broker.

Section B Public Liability and Section C Products Liability

Please indicate the limit of liability required: £1 million / £2 million / £5 million / £10 million **£5,000,000**

Do you require cover for Products and Completed Works? **Yes**

Do you require cover for Professional Indemnity / Financial Loss? **No**

Professional Indemnity / Financial Loss limit of liability if applicable: £250,000 / £500,000 **N/A**

If you undertake work outside of, or export products outside of, England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands please indicate the split of your turnover between the following territories:

Territory worked in or exported to	% of turnover
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Have you have exported goods to the USA or Canada in the past, but have since ceased? **No**

Our standard policy covers you against judgments, awards or settlements made against you anywhere in the world other than the USA or Canada. Do you wish to extend cover to the USA or Canada? **No**

If 'yes' USA or Canada limit of liability required: US\$250,000 / US\$500,000 / US\$1 million **N/A**

If you import products or materials to be incorporated into your products from outside of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands please indicate from where they originate:

Territory products / materials sourced from	% of total
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Do you maintain your full rights of recourse against any manufacturer or supplier from whom you obtain any product or anything which is incorporated into your products? **Yes**

Do all of your products comply with the relevant CE / BS standards? **Yes**

Liability Insurance

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Statement of Fact

(Client copy)

Turnover estimates split between the various activities of the business.

We define turnover as the amount of money taken by you for the activities of the business during the period of Insurance excluding VAT and less payments you make to sub-contractors who are not employees.

If your business includes an element of manual work you do not need to identify clerical activities in this section. If your business is purely non-manual this section should include clerical activities.

Business Activity	Turnover	Max. number of people involved including working directors, partners or proprietors and employees
Waste Collection only excl processing & excl skip hirers	9,000	0.5
House clearance contractors	9,000	0.5
Total	18,000	1

Estimated payments by you to sub-contractors (during the proposed period of insurance) who are not employees (see definition above) split between the types of work they do on behalf of your business:

Work type	Payments	Max. number of people involved
House clearance contractors	2,000	1
Total	2,000	1

Your premium is the outset premium 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, number of Employees or payments to sub-contractors are more than your estimates an additional premium may be payable.

Are there any special features which you think may assist us in our assessment of your business for liability insurance?

IMPORTANT NOTICE - DATA PROTECTION - you should show this notice to any other party related to this insurance.

We are governed by the Data Protection legislation applicable both in the United Kingdom and Gibraltar. Under this legislation we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

For the purpose of the relevant legislation, the Data Controller in relation to any personal data you supply is Zenith Marque Insurance Services Limited on behalf of Zenith Insurance Plc. We may store your information on a computer and in certain circumstances we may have to transfer your information to another country but we will not pass information to any country outside of the EEA (European Economic Area). By proceeding with your insurance application we will assume you agree to this.

INSURANCE ADMINISTRATION

Information you supply may be used for the purposes of insurance administration by the insurer and its agent, by reinsurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as the electoral roll, county court judgments, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

INFORMATION ON PRODUCTS & SERVICES

Zenith Insurance Plc is a member company of the Markerstudy Group of Companies. We may use your details to send you information about other products and services from companies within our Group of Companies or to carry out research. We may contact you by letter, telephone or email. Please be reassured that we won't make your personal details available to any companies outside our Group of Companies to use for their own marketing purposes. If you would prefer not to receive information from companies within the group or participate in research, simply write to Data Protection Officer, Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

FRAUD PREVENTION & DETECTION

To prevent and detect fraud we may at any time:

Share information about you with the police, fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Undertake additional fraud searches which may include requests for copy utility bills and other documentation to establish the identity of any person applying for insurance.

EMPLOYERS' LIABILITY TRACING OFFICE

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the [Employers' Liability Insurance: Disclosure By Insurers Instrument 2010.] This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

CLAIMS HISTORY

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you'd like to find out more about this notice you can write to the Data Protection Officer at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent, CT5 3FD.

CREDIT SEARCHES AND ACCOUNTING

In assessing your application/renewal, we may search files made available to us by credit reference agencies. They keep a record of that search. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

SENSITIVE DATA

In order to access the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the insurer or its agents.

Complaints Procedure

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

ZENITH

MARQUE

Public and Products Liability Certificate

This certificate has been issued 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 6258685

Name of Certificate holder: Jennifer Martin
Trading Name(s): Clearite
Business Description: Property and Garden Clearance - Residential and Light Commercial
Date of commencement of insurance: 22/08/2017
Date of expiry of insurance: 21/08/2018
Public Liability limit of liability: £5,000,000
Products Liability limit of liability: £5,000,000
Endorsements applying: G10 - Contractors Conditions
G16 - Disposal of Waste Condition
G19 - Fork Lift Trucks Condition
G41 - Second-hand Goods Exception
G43 - Fires Condition

Signed on behalf of the Insurers



Gary Humphreys
For Authorised Insurers

Name and address of issuing intermediary:

A-Plan Ins Grp (Salisbury)
Cross Keys
4 Winchester Street
Salisbury
Wiltshire
SP1 1HB

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