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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 policyholder employs persons covered by the policy)

	Policy Number	550.058.626
1.	Name of policyholder	DAC Builders Ltd
2.	Date of commencement of insurance policy	19/10/2015 00:00
3.	Date of expiry of insurance policy	18/10/2016 23:59

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 **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc
(authorised insurer)

A. J. Blanc

Amanda Blanc
Chief Executive,
AXA Commercial Lines

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 its 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.*



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Public liability insurance

Evidence of cover

Cover details

Policy number	550.058.626
Name of policyholder	DAC Builders Ltd
Insured's profession / occupation	Builder (below 10 metres)
Date policy starts	19/10/2015 00:00
Date policy ends	18/10/2016 23:59
Limit of indemnity	£1,000,000

Important information

Please refer to the policy wording and schedule for full details of the cover we provide and for details of any exclusions and limitations that apply.

Signed on behalf of AXA Insurance UK plc
(authorised insurer)

Darrell Sansom
Managing Director,
AXA Business Insurance



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Date
14/10/2015

Policy number
550.058.626

Your policy schedule

Your business insurance

Important information about your policy

- This document shows the details we have used to provide your insurance cover. You should read this with your statement of fact and policy wording and check that the information is correct and that the level of cover meets your needs
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw cover
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording
- If any of the information in this document is incorrect or you need to change any of the details, please call us immediately on 0330 159 1508.

Your contact details

The insured	DAC Builders Ltd
Correspondence address	Yard 19, Philadelphia Complex Philadelphia Houghton le Spring Tyne and Wear DH4 4UG

Your period of insurance

Date your policy starts:	19/10/2015 00:00
Date your policy ends:	18/10/2016 23:59
Renewal date:	19/10/2016 00:00

Your premium

Total premium payable	£749.11
This is inclusive of Insurance Premium Tax at the current rate.	

Payment by installments

If you are paying by monthly Direct Debit, we will contact you separately to confirm your payment details. The total amount you pay will increase because of a service charge.

Your business details

The insured	DAC Builders Ltd
Your profession / occupation	Builder (below 10 metres)

 The insured and additional insureds are the individuals, firms, companies or organisations legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your insurance cover

Public liability

cover		limit of indemnity	excess
Public liability	✓ covered	£1,000,000	£250

Employers' liability

cover		limit of indemnity
Employers' liability	✓ covered	Limit of indemnity A £10,000,000
Employers' liability	✓ covered	Limit of indemnity B £5,000,000

Hired in plant

cover		sum insured	excess
Hired in plant	✓ covered	£5,000	Theft and malicious damage £500
			All other damage £250

Personal accident

cover		sum insured	excess
Death	✓ covered	£2,000	nil
Total irrecoverable loss of sight in one or both eyes	✓ covered	£2,000	nil
Loss of one or more limbs	✓ covered	£2,000	nil
Permanent total disability (other than loss of limbs) which after 104 weeks from the date of Injury prevents the insured person from following or engaging in or giving attention to any kind of profession or occupation	✓ covered	£2,000	nil

Endorsements that apply to this policy

The endorsement title determines which cover the endorsement is applicable to.

🗨 An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Endorsement 501 - Hazardous work exclusion

Cover section(s) this endorsement applies to:

Employers' Liability
Hired In Plant
Personal Accident Capital Benefit
Public Liability

What is not covered

We will not pay for any injury loss or damage arising out of:

- a) demolition work (unless you are doing this as part of rebuilding or alteration work)
- b) piling or underpinning
- c) work in or under water
- d) work using explosives