

# General Liability Certificate of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with Hiscox.

This document does not form part of the policyholder's contract with Hiscox. This is a summary cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

**Policy number:** HU PIB 9732228

## INSURANCE DETAILS

Broker	Gleaming Risk Services Ltd
Period of insurance	16 April 2020 to 15 April 2021 Both days inclusive
Underwritten by	Hiscox Insurance Company Limited

## INSURED DETAILS

Insured	Darren Bignell T/as Clear and Clean
Address	22 Derwent Avenue Plymouth PL3 6JW
Business Description	Cleaning Contractors

## GENERAL LIABILITY (PUBLIC & PRODUCTS LIABILITY INSURANCE)

Wording	8355 WD-HSP-UK-GCC-GL(1)
Limit of Indemnity	£5,000,000
Limit applies to	each and every occurrence, defence costs in addition other than for pollution and for products liability which a single aggregate policy limits including defence costs applies.
Excess	£250
Excess applies to	each and every occurrence for property damage only
Geographical limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland
Applicable courts	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland
Cover includes	Claims arising from damage to property being cleaned, treated, maintained or worked on by (where this cover is not shown as "Not Insured" on the Schedule)

# CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: 9732228/5036553



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (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. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy Number	HU PIB 9732228
1. Name of Policy Holder	Darren Bignell T/as Clear and Clean
2. Date of commencement of insurance policy	16 April 2020
3. Date of expiry of insurance policy	15 April 2021
	Both days inclusive

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

Signed on behalf of Hiscox Insurance Company Ltd

**Steve Langan**

Managing Director, Hiscox UK and Ireland

### 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.

The certificate above shows that you are insured

- (i) with an authorised insurer, and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd  
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