CERTIFICATE OF PUBLIC LIABILITY INSURANCE

Policy Number: 9164081G

Insured: Crown Paving and Landscaping Limited

Trading Name: Crown Paving and Landscaping Limited

Including the following subsidiary(ies)

None.

Excluding the following subsidiary(ies)

None.

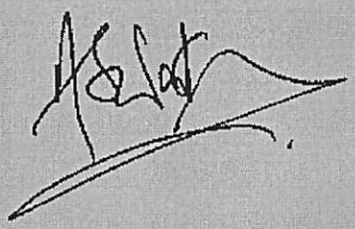
2 Business

Paving Patio And Path Laying

Landscape Gardening

3 Date of commencement of insurance policy	18 June 2021
4 Date of expiry of insurance policy	17 June 2022
5 Limit of Indemnity	£1,000,000

Signed on behalf of Ageas Insurance Limited (Authorised Insurer)



Andy Watson - CEO, Ageas Insurance Limited

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, as amended by the Employers' Liability (Compulsory Insurance) (Amendment) 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 has reasonable access to it in that form.)

Policy Number: 9164081G

Name of Policyholder: Crown Paving and Landscaping Limited

Trading Name: Crown Paving and Landscaping Limited

Including the following subsidiary(ies)

None.

Excluding the following subsidiary(ies)

None.

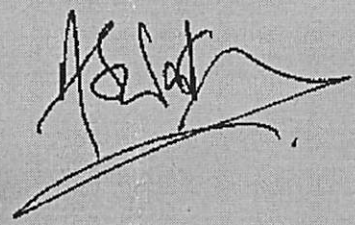
2 Date of commencement of insurance policy	18 June 2021
3 Date of expiry of insurance policy	17 June 2022

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 Guernsey, the Island of Jersey or the Island of Alderney, or to off-shore installations in territorial waters around Great Britain and its Continental Shelf; and

2 The minimum amount of cover provided by this policy is no less than £5 million

Signed on behalf of Ageas Insurance Limited (Authorised Insurer)



Andy Watson - CEO, Ageas Insurance Limited

The information below is not required by the Regulations:

In paragraph 1 - Name of policyholder, "policyholder" means Insured as defined in the Policy.

POLICY NUMBER: 9164081G

Effective Date: 18 Jun 2021 00:01

Expires On: 17 Jun 2022 23:59

OPTIMA TRADE & PROFESSIONAL STATEMENT OF FACT AND SCHEDULE

Agent Number	28582E	Date of Issue	18 Jun 2021
Agency Reference	322F4892-8186-4035-99E3-68468145E54B	Reason for Issue	New Business
Agency Contact Name	Catherine O'Meara		
Agent	Wise Insurance Services Ltd		
Agent's Telephone Number	0208 663 3939		
Agent's Email Address	cathy@insurancewise.co.uk		

New Business Premium	£425.07
Insurance Premium Tax	£51.01
Total Premium	£476.08

Insured Name:	Crown Paving and Landscaping Limited
Company Status	Limited Company
Address:	Flat 6 Penceat Court 17 Bourdon Road London SE20 7SH
The **business** carries out the following trades:	Paving Patio And Path Laying, Landscape Gardening
Year commenced in business:	2018
No. of years continuous experience gained in trade	20

This statement of fact should be read in conjunction with the attached policy schedule and policy wording. Please click the following links to obtain the policy wordings:

www.ageas.co.uk/documents/commercial/com090-nov-2015-optima-trade-and-professional-policy.pdf

Alternatively, if this is a printed document, type the internet address into your browser address bar. Should you require a printed version of the policy wording please contact your agent.

You must make a fair presentation of the risks to us. This means you must disclose every material fact and circumstance which you know or ought to know and not make misrepresentation to us. If you are in any doubt or require clarification of what must be declared to us, please discuss this with your agent.

You should read this statement of fact carefully and verify that all material facts and circumstances have been disclosed to us and that the information contained within it is correct prior to the risk being placed on cover.

Any incorrect information must be notified to your agent immediately since providing us with inaccurate information or failing to tell us of anything which may increase the risk may lead to this quotation being withdrawn or, if the risk is placed on cover, your policy being voided or claims not being paid or being paid in part only.

COVER DETAILS

This policy schedule shows the sections and sub-sections that are operative under your policy.

If a section or sub-section is shown as Not Insured and you require such cover, please contact your agent.

For full details of the cover provided, please refer to your policy wording.

Important Notice

You have a duty to make a fair presentation of all material and relevant facts to **us**. To assist **your** understanding of which facts are material and relevant to **us**, here are some key examples:

- **Number of persons working in the business** - the premium charged for this **policy** is based on the total number of persons working in the **business**, as declared to **us** by **you**. The maximum number of workers permitted under this **policy** is 10 during the first **period of insurance** and 15 during any subsequent **period of insurance**. If the number of workers increases beyond the number shown on the **schedule** during the **period of insurance**, **you** must notify **us** within 30 days of such increase or by the renewal date whichever is the earlier. If the total number exceeds the maximum permitted under the **policy** however **you** must notify **us** immediately.

  If part-time workers are used, it is the number of persons that must be declared to **us**, not their full-time equivalents. Sub-Section A - Public and Products Liability - the number of persons shown on the **schedule** must include all persons working in the **business** i.e. working proprietors, **partners**, working **directors**, direct **employees**, labour only subcontractors or other self-employed persons for labour only, agency workers, trainees, apprentices, work experience persons or volunteers. If **you** use bona-fide subcontractors, **your** annual payments to them must not exceed 25% of **your** annual **turnover** and **you** must obtain documentary evidence of their public liability insurance before they commence work on any contract and a record of such evidence must be retained.

  Sub-Section B - Employers' Liability - proprietors or **partners** of unincorporated companies do not need to be included in the number shown on the **schedule** but working **directors** and all other **employees** i.e. direct **employees**, labour only subcontractors or other self-employed persons for labour only, agency workers, trainees, apprentices, work experience persons or volunteers must be included - please refer to the **policy** definition of **employee** for full details. If labour only subcontractors are engaged by the **business**, they must be included regardless of whether or not they hold public liability insurance in their own name. Whenever **employees** are engaged by the **business**, **you** must ensure that employers' liability insurance is in force.

- **Who you are** - the legal entity that owns the **business**
- **Business status** - sole proprietor, partnership, limited liability partnership or a limited company
- **What you do** - the description of the **business** as shown on the **schedule**
- **Personal and business history** - the previous history relating to proprietors, **partners** or **directors** or their business that is provided to **us** in the statement of fact e.g. bankruptcies, company liquidations, convictions, claims etc.

Other material and relevant facts are shown on the statement of fact. If **you** are in any doubt or require clarification of what must be declared to **us**, please discuss this with **your agent**.

Whenever individual words within the statements appear in bold they have a specific meaning which is defined in the policy wording under the section headed Definitions. A copy of the policy wording is either included or is available from your agent.

Optima Trade & Professional Declaration

Answers provided by **your agent** on **your** behalf

It is a statement of fact that:

Neither **you** nor any **director** or **partner** of the trade or **business** or its subsidiary companies, either personally or in any business capacity has ever:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings
- had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed
- had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending

Losses or incidents giving rise to losses in the last 5 years: None

Details of activity carried out by the the business:

The maximum depth (below ground) to which work is undertaken (in metres)	1
The maximum height at which work is carried out (in metres)	4
3 Phase electrical work is undertaken	No
Gas work is undertaken	No
Heat equipment is used	No
Use of wood-working machinery by **employees** (other than fret-saws, lathes, boring machines, sanding machines or other mechanically driven portable tools held and applied to the work by hand)	No

Details of persons working in the business:

Directors	1
Partners/Principals/Proprietors	0
Permanent staff	0
Temporary staff	0
Labour only subcontractors	2
Bona-fide subcontractors	0
Number of clerical only workers	0



OPTIMA TRADE & PROFESSIONAL POLICY SCHEDULE

New Business

POLICY SECTIONS

LIABILITY SECTION

	Limit of Indemnity
Sub-Section A - Public and Products Liability	£1,000,000
Pollution	£1,000,000
Terrorism	£1,000,000
Number of Persons Working in the Business	3
Excess applicable to each and every third party property damage claim.	£100

Any additional **excesses** are shown in the endorsements applicable to the **policy**.

	Limit of Indemnity
Sub-Section B - Employers' Liability	£10,000,000
Terrorism	£5,000,000
Number of Employees Working in the Business (including labour only subcontractors or working **directors**)	3
Injury to a Working Partner or Proprietor	Not Insured

Please refer to the policy wording for details of individual extension wordings.

TOOLS ALL RISKS AND STOCK IN TRANSIT SECTION	Not Insured
CONTRACTORS ALL RISKS SECTION	Not Insured
LEGAL EXPENSES SECTION	Not Insured
PERSONAL ACCIDENT SECTION	Not Insured
MATERIAL DAMAGE SECTION	Not Insured
BUSINESS INTERRUPTION SECTION	Not Insured

Summary of Endorsements Applying to the Policy

Endorsements applicable to the whole policy:

Endorsement Number	Endorsement Title
SX38	Definitions, Cover Causes & Exclusions Amendment

Endorsements applicable to individual trades:

Trade Description	Endorsement Number
Paving Patio And Path Laying	SE19, SE23, SX01, SX33
Landscape Gardening	SX33, SE21, SX16

SX38 Amendment to Definitions and General Exclusions
Applicable to the whole **policy**

Applicable to the Definitions Section
The following definition is added:

Phishing
Any access or attempted access to **data** made by means of misrepresentation or deception.
The definitions of Data, Denial of Service Attack, Hacking,Terrorism, System and Virus are cancelled and replaced by the following:

Data
Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever.

Denial of Service Attack
Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **systems**.

Hacking
Unauthorised access to any **system** whether owned by **you** or not.

Phishing
Any access or attempted access to **data** made by means of misrepresentation or deception.

Terrorism
Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

System
Computer or other equipment or component or system or item which processes, stores, transmits or receives **data**.

Virus
Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **systems**, **data** or operations, whether involving self-replication or not including, but not limited to, trojan horses, worms and logic bombs and the

exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

Applicable to the General Exclusions Section
General Exclusion 5 Electronic Risks is cancelled and replaced by the following:

5 Electronic Risks
This **policy** does not cover any **damage**, **injury** or liability directly or indirectly caused by, contributed to by or arising from:

a **damage** to any **system** whether owned by **you** or not and whether tangible or intangible including any **data** where such **damage** is caused by programming or operating error by any person, acts of malicious persons, **virus**, **hacking**, **phishing**, **denial of service attack** or failure of any external network
b loss, alteration, modification, distortion, erasure, corruption or **hacking** of **data**
c any misinterpretation, use or misuse of **data**
d unauthorised transmission of **data** to any third party or transmission of any **virus**
e **damage** to any other **property** directly or indirectly caused by, contributed to by or arising from **damage** described in a, b, c or d of this exclusion

but this shall not exclude accidental **damage** to insured **property** which results from a **defined peril**, not otherwise excluded, except for acts of malicious persons which do not involve physical force or violence.

SE19 1 Metre Depth Limit - Liability Section Exclusion
We will not pay for liability arising from or in connection with any work exceeding in any part a depth of 1 metre from the surface.

SE23 Increased Excess - Sub-Section A - Public and Products Liability
The third party **property damage excess** shown on the **schedule** under Sub-Section A - Public and Products Liability is increased to £250.

SX01 Underground Services - Condition Precedent to Liability of Sub-Section A - Public and Products Liability
It is a condition precedent to **our** liability under Sub-Section A - Public and Products Liability that:

1 **we** will not pay for **damage** to underground services unless **you**:
  a have taken or caused to be taken all reasonable measures to identify the location of such underground services before any work is commenced which may involve a risk of **damage** thereto. Reasonable measures may include all or any of the following:
    i the use of the 'Dial before you Dig' helplines of the utility suppliers or of other organisations that own the underground services in the area where the work is to be undertaken
    ii requesting copies of plans in respect of underground services in the area where the work is to be undertaken
    iii the use of cable or pipe locating devices
  b have retained a written record of the measures which were taken to locate such underground services before such work commenced. **You** may be asked to provide this to **us** in the event of a claim
  c have adopted or caused to be adopted a method or work which minimises the risk of **damage** to such services
2 **we** shall not be liable for the first £1,000 in respect of each and every occurrence of **damage** to fibre optic cables.

SX33 - Clerical Workers – Extension to the Liability Section
The cover provided by the Liability Section is extended to include up to six clerical workers engaged by the **business** in addition to the number of persons shown in the **schedule.**
For this purpose, 'clerical' means activities consisting solely of bookkeeping, design, consultancy, clerical or sales administration or secretarial work.

SE21 Hazardous Types of Work - Liability Section Exclusion

We will not pay for liability arising from or in connection with:

a crop spraying
b the handling of livestock or fallen stock
c **damage** to overhead wires and cables
d tree felling, topping or lopping

Tree lopping or topping shall be permitted where the height of the tree is 5 metres or less from ground level.

SX16 Paths, Paving, Drives or Patios - Exclusion to Sub-Section A - Public and Products Liability

We will not pay for liability arising from or in connection with work involving the installation, maintenance, repair or removal of paths, paving, drives or patios.

CLAIM NOTIFICATION

If **you** need to make a claim, please contact **our** commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide **you** through the next steps. Alternatively **you** can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA.

If **you** need to make a legal expenses claim and this section is shown as being operative on the **schedule**, **you** can request a claim form between 9.00am and 5.00pm Monday to Friday (except bank holidays) by telephoning **0345 122 8930**.

Full claims procedures are noted in the policy wording(s).

LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current **policy**, **you** are automatically entitled to the following helpline services. To help **us** to check and improve **our** service standards, calls are recorded.

Business Legal Advice - 0345 122 8931

This helpline is available 24 hours per day, 365 days a year to provide confidential legal advice over the phone on legal problems under the laws of the countries of **Europe**.

UK tax advice - 0345 122 8931

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters under the laws of England, Scotland, Wales and Northern Ireland.

Redundancy Approval - 0345 322 0176

This service is available 9.00am and 5.00pm on weekdays (except bank holidays) to provide specialist advice if **you** are planning redundancies. This will assist **you** to implement a fair selection process and ensure that the redundancy notices are correctly served. If **you** opt to use this service a charge will be payable by **you**.

Confidential Counselling Helpline - 0345 122 8934

This helpline is available 24 hours per day, 365 days a year for an **employee** (including family members permanently living with them) needing confidential help and advice. **Our** qualified counsellors are available to provide telephone support on any matter that is causing **your employee** upset or anxiety, from personal problems to bereavement. Due to their sensitivity counselling calls are not recorded.

Business Emergency Assistance - 0345 122 8935

This helpline is available 24 hours per day, 365 days a year to arrange help straight away if an unforeseen emergency causes **damage** to the **premises** or creates a health and safety hazard. **We** will contact a suitable repairer or contractor and arrange assistance on **your** behalf. All costs of assistance provided are **your** responsibility, although if the **damage** is insured **you** will be able to make a claim for repair of the **damage**.

Please do not phone the helpline service numbers to report an insurance claim.

The helpline services are provided on **our** behalf but not by **us**. **We** take no responsibility for the advice or assistance given or for the failure of the helpline which may result from an exceptional event that is beyond the control of **us** and the helpline service provider.