

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: HU PIB 1750379 (11)



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	1750379
1. Name of policyholder	Forefront Scaffold Solutions Limited
2. Date of commencement of insurance policy	15/06/12
3. Date of expiry of insurance policy	14/06/13 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

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
Registered in England Number 70234
Registered Office 1 Great St Helen's, London EC3A 6HX
Telephone No: 020 7448 6000



**Jelf Manson Professional indemnity for recruitment
consultants**
Policy wording

Avoiding a potential
claim against you

If **your** client has reasonable grounds for being dissatisfied with the work **you** have, or anyone supplied to a client by **you** under contract has, done, refuses to pay for any or all of it, including amounts **you** legally owe to subcontractors at the date of the refusal, and threatens to bring a claim against **you** for more than the amount owed, it may be possible to settle the dispute with the client by **your** agreeing not to press for the disputed a



Jeff Manson Professional indemnity for recruitment consultants

Policy wording

The General terms and conditions for Jeff Manson Recruitment Consultants and the following terms and conditions all apply to this section.

Special definitions for this section

Business activity

The activities shown in the schedule, which **you** perform in the course of **your business**.

Defence costs

Costs incurred with **our** prior written agreement to investigate, settle or defend a claim against **you**.

Predecessor

Any person, practice or other firm to which **you** have succeeded.

You / your

Also includes:

- any person who was, is or during the **period of insurance** becomes **your** partner or director or senior manager who is in actual control of **your** operations, or if deceased, incapacitated, insolvent or bankrupt, their legal representative;
- any **predecessor** provided that they observe, fulfil and adhere to the terms and conditions of this policy where they can be reasonably expected to do so;
- at **your** request any employee or if deceased, incapacitated, insolvent or bankrupt, their legal representative,

in respect of any claim which falls within the scope of **What is covered**.

What is covered

Claims against you

If during the **period of insurance**, and as a result of **your business activity** within the **geographical limits** for clients, any party brings a claim against **you** for:

- negligence or breach of a duty of care;
- negligent misstatement or negligent misrepresentation;
- infringement of intellectual property rights including copyright, patent, trademark or moral rights or any act of passing-off;
- breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use;
- defamation;
- dishonesty of **your** individual partners, directors and employees, other than anyone supplied to a client by **you** under contract;
- dishonesty of anyone supplied to a client by **you** under contract;
- any other civil liability unless excluded under **What is not covered** below,

we will indemnify **you** against the sums **you** have to pay as compensation.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Professional indemnity Clauses In Full

Clause 400.1

Retroactive date: Business performed in the past

We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 15.6.11

Clause 6043.0

Court attendance compensation endorsement [Schemes.Jelf]

The following is added to **What is covered:**

Court attendance compensation:

If any person within the definition of **you** has to attend court as a witness in connection with a claim against **you** covered under this section, **we** will pay **you** compensation for each day, or part of a day that their attendance is required by **our** solicitor.

The following is added to **How much we will pay:**

Court attendance compensation

We will pay **you** the following compensation for each day, or part day:

1. **you** or **your** partner or director: £250
2. any other **employee:** £100

The most **we** will pay for the total of all court attendance compensation is £10,000.

Internet and e-mail Clauses In Full

Clause 257.0

Business performed in the past (I&E)

We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 15th June 2011.

Public and products liability Clauses In Full



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Clause	6060.0	Data Protection extension Jeff Manson Recruitment Scheme [Jeff.(GL)] The following is added to What is covered: Data Protection Act We will indemnify you against your liability under Section 13 of the Data Protection Act 1998 in connection with personal data held by you, arising as a result of your business activity during the period of insurance, but we will not make any payment for any claim for the cost of replacing, reinstating, rectifying, erasing, blocking or destroying any personal data.
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CLAUSES - Applicable to the whole policy.

Clause	25.2	Continuous policy endorsement 1. We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder. 2. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following: You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10. We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due. 3. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.
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Clause 602.0 **businessshr**

As a Hiscox client you receive free access to the businessshr service. businessshr runs a website designed specifically to help you manage your staff within employment laws. It is an easy to use reference and guidance resource for companies like yours. To access the service visit <http://hiscox.businessshr.net> and log-in using your policy number and postcode.

Clause 603.1

Commercial assistance and legal advice helpline

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)845 2703298

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

Clause

Data Protection Act

By accepting **your Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded



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INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Services Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Financial Services Authority