

Recruitment Policy - Schedule

The Policyholder / Insured: Paul Ingram Employment & Recruitment Ltd
Policy Number: 027645/03/23
Principal Risk Address: Cardiff House, Priority Business Park, Barry, The Vale Of Glamorgan CF63 2AW
The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations
The Business: Employment Agency & / or Employment Business
Period of Insurance: From 09/03/2023 to 08/03/2024 (both days inclusive)

Agent: Cleddau Insurance Services Ltd (St Clears)
Agent Address: Cleddau Buildings Station Road, St. Clears, Carmarthen, Carmarthenshire SA33 4DQ
Policy Wording: Recruitment Combined Policy Wording

This policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below;

Section of Cover:	Name of Insurer:	Contract Number:
Professional Indemnity	Aviva Insurance Limited - Recruitment	100719873BDN
Cyber Recovery	Not Applicable	Not Applicable
Property Damage Loss Recovery	Not Applicable	Not Applicable
All other sections	Aviva Insurance Ltd - Recruitment	100719873BDN

Authorised Signatory:



Premium:	Total Premium:	£ 5,505.59
	Insurance Premium Tax (12%):	£ 660.67
	Policy Fee:	£ 0.00
	Total Amount Due:	£ 6,166.26

Date Schedule Produced: 09/03/2023
Schedule Issue Number: 1

Preamble

In consideration of the Insured paying to the Insurer the premium stated in the Schedule and in reliance upon the Statement of Fact the Insurer agrees to provide insurance in the terms of this Policy.

Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears. The liability of the Insurer during the Period of Insurance shall in no case exceed the amount of the relevant Sum Insured or Limit of Indemnity set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the Insurer).

Please remember You must make a fair presentation of the risk to Us including any changes you wish to make . This means that You must:

1. disclose to Us every material circumstance which You know or ought to know or , failing that, sufficient information to alert Us that We need to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a) matter of fact is substantially correct; and
 - b) matter of expectation or belief is made in good faith.

A circumstance is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

Data Protection Declaration

You understand that the information given will be held by the Insurer and may be shared with other organisations for the purpose of rating decisions and fraud prevention.

Claims contact details

For Legal Expenses;

Contact Telephone Number: 0345 300 1899

For Professional Indemnity and Directors & Officers

Contact Aviva at Prclms@aviva.com

For all other sections of the policy

Contact Telephone Number: 0800 015 1498

Please Note: You will need to quote the Contract Number from page 1 of your Policy Schedule when calling Aviva. Aviva will refer to this as your Policy Number.

Sections of Cover

Asset Protection

Property Damage - All Risks & Theft	Insured
Computer Breakdown	Insured
Business All Risks	Insured
Money and Assault	Insured

Revenue Protection

Business Interruption All Risks	Insured
Book Debts	Not Insured

Asset / Revenue Protection

Terrorism	Not Insured
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Legal Liabilities

Employers' Liability	Insured
Public and Products Liability	Insured
Commercial Legal Protection	Insured
Directors and Officers	Insured

Employee Benefits

Personal Accident	Insured
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Professional Indemnity

Insured

Cyber Recovery

Not Insured

Commercial Loss Recovery Claims Service

Not Insured

Details of Sums Insured, Limits, Excesses and Endorsements

The following Sums Insured, Limits, Excess(es), Special Conditions and Endorsements apply to your Policy. If you have more than one Premises, the following are the total Sums Insured applicable to all Premises combined. Please refer to the Special Conditions and Endorsements, and to the Policy Wording for any other Sums Insured or Limits which may apply and/or amendments to standard Policy Sums Insured.

Asset Protection - Property Damage - All Risks & Theft

The Property Insured

Item	Description	Sum Insured
1.	Building(s):	Not Insured
2.	Unoccupied Buildings:	Not Insured
3.	Machinery, Plant and All Other Contents:	Not Insured
4.	Electronic Equipment and Computers:	£ 30,000
5.	Tenants Improvement:	Not Insured
6.	Rent Payable:	Not Insured
7.	Stock in Trade:	Not Insured

Inflation Protection

Index Linking	No
Day One Basis (Non-Adjustable Extension)	Yes

Terrorism

Not Insured

Excesses Applicable

Standard Section Excess	£ 250
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(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Asset Protection - Computer Breakdown

Item	Description	Sum Insured
1.	Computer Equipment	£ 20,000
2.	Portable Equipment	£ 10,000
3.	Reinstatement of Data	£ 25,000
4.	Increase in Cost of Working	£ 25,000

Excesses Applicable

Standard Section Excess	£ 250
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Asset Protection - Business All Risks

The Property Insured

Item	Description	Sum Insured	Territorial Limits
1.	Laptops	£ 10,000	U.K.
2.	Mobile Phones	£ 5,000	U.K.
3.	Other Portable Office Equipment	Not Insured	U.K.

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Excess	
Mobile Phones	£ 150
All other claims	£ 150

Asset Protection - Money and Assault

The Cover

Part A - Money

1. Stamped national insurance cards, crossed cheques, crossed Giro cheques, crossed money orders, crossed postal orders, Crossed bankers' drafts, crossed warrants, national savings Certificates, premium savings bonds, franking machine Impressions, credit company sales vouchers and VAT invoices for any one occurrence :	£ 250,000
2. Money not contained in locked safe in the	
a) The Premises outside Business Hours	£ 500
b) Private dwelling houses of Your principals or authorised Employees	£ 500
3. Money from any locked safes outside Business Hours	£ 3,000
4. Money on The Premises during Business Hours or in a bank night safe	£ 3,000
5. Any other loss of money	£ 3,000

Part B - Assault

1. Death	£ 15,000
2. Total and permanent loss of sight in one or both eyes	£ 15,000
3. Loss of one or more limbs	£ 15,000
4. Any other total and permanent disablement which, after 24 months of Bodily Injury, prevents the Insured Person from pursuing any occupation	£ 15,000
5. Total disablement which, within 24 months of Bodily Injury, prevents the Insured Person from pursuing their normal occupation	£ 150
6. Partial disablement which, within 24 months of Bodily Injury, prevents the Insured Person from pursuing a substantial part of their normal occupation.	£ 75

Excesses Applicable

Standard Section Excess	£ 100
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Revenue Protection - Business Interruption All Risks

The Property Insured

Item	Description	Sum Insured	Indemnity Period
A.	Loss of Income (Excluding payments to Temporary Workers)	Not Insured	12 Months
	Loss of Income	Not Insured	24 Months
B.	Increased Office Expenses	£ 15,000	12 Months
C.	Rent Receivable	Not Insured	12 Months
D.	Book Debts	Not Insured	12 Months

Automatic Extensions for Item A (Income)

Item	Description	Limit Any One Period*
1.	Employee Lottery Win	£50,000
2.	Essential Personnel	£10,000
3.	Boilers	Insured
4.	Disease, Infestation and Defective Sanitation	£25,000
5.	Documents in Transit	Insured
6.	Government or Local Authority Action	£25,000
7.	Prevention of Access	Insured
8.	Failure of Utilities	Insured
9.	Suppliers	£25,000
10.	Telecommunications (£100 Per Day)	£2,500
11.	Loss of Attraction	Insured

* The limits shown or the Sum Insured for Item A Loss of Income, whichever is the lesser.

Excesses

Each and every loss

£NIL

Legal Liabilities - Employer's Liability

The Cover

1. Limit of Indemnity	Onshore - Any one event	£ 10,000,000
	Offshore - All events in any one period of insurance	Not Insured

Excesses

Each and every event

£NIL

Legal Liabilities - Public and Products Liability

The Cover

Public Liability

Limit of Indemnity	Onshore - Any one event	£ 5,000,000
	Offshore - All events in any one period of insurance	Not Insured
	Care and Treatment Extension	Not Insured

Products Liability

Limit of Indemnity	All events in any one period of insurance	£ 5,000,000
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Excesses

Third Party Property Damage Each and every Event	£ 250
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Temporary Worker Estimated Wagerolls Declared

Trade of Worker	Standard Terms	Non Standard Terms
Clerical	None	None
Professional/IT/Medical & Nursing (excluding Domiciliary care)	None	None
Drivers, light industrial, blue collar and hospitality	£ 30,000	None
Manual, heavy construction and civil engineering	£ 4,200,000	None
Heat workers (i.e. welders)	£ 20,000	None
Railway workers	None	None

Nursing or care workers providing domiciliary care services	None
Std TOB's - Drivers	None
Non Std - Drivers	None

Legal Liabilities - Drivers Negligence Extension

The Cover

Limit of Indemnity	Any one event	£ 5,000
	All events in any one Period of insurance	£ 30,000

Number of Drivers

The maximum number of drivers that could be on the roads at any one time:	10
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Excesses

Drivers Negligence, Exception 13) The amount of Excess is determined by the length of time a driver has held a valid licence appropriate to the vehicle in use:

Licence held for between 6 months and 1 year	£1,000
Licence held for between 1 year and 2 years	£750
Licence held for over 2 years	£500

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Legal Liabilities - Commercial Legal Protection

The Cover

Limit of Indemnity	Any one claim	£ 100,000
	Employment Compensation Awards in any One Period of Insurance	£ 1,000,000

Section of Cover:

1. Employment Disputes, Compensation Awards and Service Occupancy
2. Criminal Prosecution, Data Protection, Wrongful Arrest, Employee Civil Legal Defence, Statutory Notice, Jury Service and Disciplinary Hearings
3. Property Protection
4. Tax Protection, Employers' Compliance and VAT Disputes
5. Contract Disputes
6. Tenancy Disputes
7. Statutory Licence Protection
8. Debt Recovery
9. Copyright
10. Confidentiality

The Limit of Indemnity for section 4 in respect of an Aspect Enquiry / Intervention Enquiry is reduced to £5,000

Legal Helpline and Claims Number: 0845 300 1899

Legal Liabilities - Professional Indemnity

The Cover

Description	Basis	Limit
Civil Liability	Any One Claim	£ 5,000,000
Vicarious Liability for Personnel Supplied		Not Insured

Item Additional Cover

1. Documents	Any One Claim	£50,000
	Any One Period of Insurance	£200,000
2. Fidelity	Any One Period of Insurance	£50,000
3. Payment for Court Attendance	Any One Claim Per Person / Per Day	£300
	Any One Period of Insurance	£15,000

Retroactive Date

09/03/2023

Turnover - Temporary and Permanent Placements

£ 5,000,000

Excesses

Item 3 - Loss of Documents Each and every claim	£ 1,000
All other Items	£ 500

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Legal Liabilities - Directors and Officers

Item	Description	
1.	Limit of Indemnity any one Period of Insurance	1,000,000
	Excess for each and every Loss	£ Nil
2.	Corporate Employment Practice Extension	
	Limit of Indemnity any one Period of Insurance	250,000
	Excess for each and every Loss	£ 7,500
3.	Corporate Entity Extension	
	Limit of Indemnity any one Period of Insurance	250,000
	Excess for each and every Loss	£ 7,500
Prior and Pending Date		09/03/2023

Employee Benefits - Personal Accident

The Cover

Category	Description
A.	All permanent employees of the Insured (including Directors)
B.	All temporary workers supplied by the Insured
C.	Managing Director or Senior Partner

Schedule of Personal Accident Benefits

Item	Description	Category A	Category B	Category C
1.	Death	Not Insured	£ 10,000	£ 10,000
2.	Total and permanent loss of sight in one or both eyes	Not Insured	£ 10,000	£ 10,000
3.	Total and permanent loss of hearing in one or both ears	Not Insured	£ 10,000	£ 10,000
4.	Total and permanent loss of speech	Not Insured	£ 10,000	£ 10,000
5.	Loss of one or more limbs	Not Insured	£ 10,000	£ 10,000
6.	any other total and permanent disablement which lasts without interruption for more than 12 months from the date of the accident and prevents the Insured Person from pursuing any occupation	Not Insured	£ 10,000	£ 10,000
7.	Temporary total disablement which prevents the Insured Person from pursuing their normal occupation (Deferment Period 7 Days - 104 Weeks Maximum)	Not Insured	£ 100	£ 100
8.	Temporary partial disablement which prevents the Insured Person from pursuing a substantial part of their normal occupation	Not Insured	Not Insured	Not Insured

Maximum Accumulation Limit in respect of any one accident

£ 1,000,000

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Schedule of Locations

Number of Premises:

1

Premises 1:

Cardiff House
Priority Business Park
Barry
The Vale Of Glamorgan
CF63 2AW

Sum Insured

Item	Description	Sum Insured
1.	Building(s)	Not Insured
2.	Unoccupied Buildings	Not Insured
3.	Machinery, Plant and All Other Contents:	Not Insured
4.	Electronic Equipment and Computers:	£ 30,000
5.	Tenants Improvements:	Not Insured
6.	Rent Payable:	Not Insured
7.	Stock in Trade:	Not Insured

Subsidence

Not Insured

Location Specific Excesses

Subsidence

Not Insured

Security at this Location

Alarm Type:
Subject to survey

None
No

Location Specific Endorsements

Special Conditions

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this policy.

Special Conditions:

None

Endorsements

Reference

AVIVA31 - General Policy Exclusion - Coronavirus

6. We will not provide cover for any claim in any way directly or indirectly caused by , resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

(a) Any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome);

or

(b) Any mutation or variation of any virus or disease listed under 1 above, or any other disease by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

(i) Any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in (a) or (b) above,

or

(ii) Any fear or threat of (a), (b) or (i) above.

However, this Additional Policy Exception does not apply in respect of the following Sections when insured by this policy

(1) Employers Liability

(2) Public & Products Liability

(3) Goods in Transit

(4) Directors and Officers

(5) Personal Accident

(6) Business Travel

AVIVA32 - Communicable Disease Exclusion

The following Exclusion is added to the Public and Products Liability Section

We will not provide indemnity for any claim in any way directly or indirectly caused by , resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

(a) any Communicable Disease; or

(b) any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any Communicable Disease; or

(c) any fear or threat of any Communicable Disease

For the purposes of this Exclusion Communicable Disease is defined as:

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

(1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any mutation or variation thereof, whether deemed living or not, and

(2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

(3) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, or damage to human health, human welfare or property.

AVIVA01 - Minimum Security Condition

The Minimum Security Condition is operative and applies to the following sections if that section is stated as Insured in The Schedule

Asset Protection - Theft

Refer to the Asset Protection - Theft section - Additional Conditions - Minimum Security Condition

Asset Protection - Money and Assault

Refer to the Asset Protection - Money and Assault section - Additional Conditions - G Minimum Security Condition

Asset Protection - Computer Section

Refer to the Computer section - Endorsement 57 - Minimum Security

AVIVA11 - High Risk Premises Exclusion

Attaching to the Legal Liabilities - Public and Products Liability section.

We will not provide indemnity in respect of work

(1) on or in

(a) power stations or nuclear installations/establishments.

(b) oil, gas or chemical

(i) refineries

(ii) bulk storage

(iii) production

premises

(c) mainframe computers or rooms containing mainframe computers.

(d) aircraft, aerospace systems or hovercraft.

(e) watercraft, other than work, not involving the use of heat, on or in watercraft in docks, harbours, boatyards or inland waterways.

(f) railways or airports

(2) underground or underwater.

AVIVA21 - Heat Work

Attaching to the Legal Liabilities - Public and Products Liability section

The Limit of Indemnity is restricted to a maximum of £5,000,000 in respect of any work that involves the use of Heat. Should the Limit of Indemnity under the Public and Products Liability section be less than £5,000,000 then that limit shall apply for Heat work.

The Excess for each and every claim in respect of third party property damage is increased to £1,000 for any claim that involves the use of Heat.

Heat shall mean the use of electric oxy acetylene or similar welding or cutting equipment blow lamps blow torches hot air guns hot air strippers or asphalt bitumen tar or pitch heaters.

AVIVA22 - Commercial Legal Expenses - Claims Handling

Attaching to the Legal Liabilities - Commercial Legal Expenses section.

Our claims handling is undertaken by D.A.S Insurance Company Limited or such other company as we notify you of from time to time

AVIVA23 - Commercial Legal Expenses - Contract Disputes Exclusion

Attaching to the Legal Liabilities - Commercial Legal Expenses section.

The following exclusion will be added to section (5) Contract Disputes

(6) any claim which relates to the recovery of any money for the introduction of a candidate by You unless such introduction relates to a candidate for a specific role that You have agreed to search for on behalf of Your client .

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AVIVA14 - Vicarious Liability Exclusion

Attaching to the Legal Liabilities - Professional Indemnity section.

Cover clause 1. (c) is deleted.



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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: 027645/03/23

Name of Policyholder: Paul Ingram Employment & Recruitment Ltd

Date of Commencement of Insurance: 09 March 2023

Date of Expiry of Insurance: 08 March 2024

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 and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

A handwritten signature in black ink, appearing to read "Adam Winslow", is written over a light grey signature line.

Authorised Signatory
Adam Winslow
Chief Executive Officer, UK & Ireland General Insurance

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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you