

COMPANY DOCUMENTS
Insurance 2015-2016

Enclosed:

- 1.0 Schedule of insurance
- 1.1 Employers liability certficiate



Entertainment Combined Policy Schedule

This schedule forms part of your policy

If the information in the schedule is incorrect or incomplete or if the insurance does not meet your requirements, please tell us as soon as possible. You are reminded of the need to tell us immediately of any facts or changes which we would take into account in our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate your policy, or may result in the policy not operating fully.

This schedule is a summary of your policy cover and should be read in conjunction with your policy wording.

Your Policy Details

Policy Number	TUE/3739842
The Policyholder	Bright (Production Services) Ltd
Correspondence Address	Venture Way Priorswood Industrial Estate Taunton Somerset TA2 8DG
Risk Address	Venture Way Priorswood Industrial Estate Taunton Somerset TA2 8DG
Business Description	Equipment Hirers
Period of Insurance	Effective Date: 6 th February 2015 Expiry Date: 5 th February 2016
Premium Due	GBP2,354.88 plus GBP141.29 Insurance Premium Tax
Policy Underwritten by:	Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Towergate Underwriting Group Ltd on behalf of Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited



Steve Langan
Managing Director, Hiscox UK

Operative Sections

Section	
Property Damage	Operative
Theft	Operative
Computer	Not Operative
Business All Risks	Operative
Money and Assault	Not Operative
Business Interruption	Not Operative
Terrorism	Not Operative
Employers Liability	Operative
Public/Products Liability	Operative
Commercial Legal Protection	Not Operative
Business Travel	Not Operative

**Property Damage – All Risks
Premises Only**

Item:	Description of Property Insured	Sum Insured	
i.	Computer Equipment the Property of the Insured or for which the Insured is responsible	GBP	1,000
ii.	Machinery, plant and All Other Contents excluding Computer Equipment the property of the Insured or for which the Insured is responsible	GBP	5,000
iii.	Stock and Materials in Trade, work in progress and finished goods the property of the insured or for which the Insured is responsible		Nil
iv.	Decorations and Improvements to buildings including landlords fixtures and fittings for which the Insured is responsible and not as owner		Nil
v.	Buildings at the Premises the property of the Insured or for which the Insured is responsible		Nil
vi.	Rent Payable		Nil

Excess GBP 250 in respect of each and every loss.

In respect of Flood losses.

The excess is amended to the greater of 10% of each agreed claim or GBP2,500, subject to a maximum of GBP50,000 in respect of each agreed claim.

In respect of damage caused by:-

- a. rising, surface or tidal water other than a rise in the water table, or**
- b. the overflow of streams, rivers, lakes, ponds or other bodies of water**

GBP 1,000 in respect of subsidence, ground slip and heave

Please refer to the policy booklet for the clauses that automatically apply to this section.

The following additional clauses apply to this section: -

Property Damage - Additional Clause list A

M. Requirements

Property Damage - Additional clause list B

Hire Agreement

Property Damage Extensions

- 1 - Alternative Hire Costs
- 3 - Continuing Hire Charges

Additional Contingencies

A. Subsidence

Additional Conditions

- F. Firebreak Doors & Shutters
- G. Portable Space Heaters
- T. Stock Storage – Basements Only

Theft Section

Item:	Description of Property Insured	Sum Insured	
i.	Computer Equipment the Property of the Insured or for which the insured is responsible	GBP	1,000
ii.	Machinery, plant and All Other Contents excluding Computer Equipment the property of the Insured or for which the Insured is responsible	GBP	5,000
iii.	Stock and Materials in Trade, work in progress and finished goods the property of the insured or for which the Insured is responsible		Nil
iv.	Decorations and Improvements to buildings including landlords fixtures and fittings for which the Insured is responsible and not as owner		Nil
v.	Rent Payable		Nil

Excess GBP 250 in respect of each and every loss

Please refer to the policy booklet for the clauses that automatically apply to this section.

The following additional clauses apply to this section: -

Additional Clauses:

A. Collusion

Additional Conditions:

Requirements
Minimum Security Condition

Additional Endorsement:

Extensions

1. Alternative Hire Costs
3. Continuing Hire Charges

Business All Risks

Description of Equipment	Territorial Limit	Sum Insured	
Insured Business Equipment the property of the Insured or for which the Insured is responsible.	Europe	GBP	75,000
Hired in Business Equipment the property of the Insured or for which the Insured is responsible.	Europe	GBP	45,000

Coverage includes Transit, Loading and Unloading.

Excess GBP 250 in respect of each and every loss.

In respect of Flood loss at the Risk Location.

The excess is amended to the greater of 10% of each agreed claim or GBP2,500, subject to a maximum of GBP5,000 in respect of each agreed claim.

In respect of damage caused by:-

- a. rising, surface or tidal water other than a rise in the water table, or**
- b. the overflow of streams, rivers, lakes, ponds or other bodies of water**

Please refer to the policy booklet for the clauses that automatically apply to this section.

The following additional clauses apply to this section: -

Extensions

- 1. Alternative Hire Costs
- 3. Continuing Hire Charges

Conditions

- A. Intruder Alarm System (Insured's own premises only)
- B. Requirements
- C. Minimum Security Condition (Insured's own premises only)

Additional Clauses

- 2. Unattended Vehicle Theft Exclusion
- 6. Hiring Inspections
- 7. Equipment hired out
- 8. Hired in equipment

Conditions

Machinery and Plant maintenance

Employers Liability

Limit of Liability GBP 10,000,000

Your Employers Liability certificate is attached. You must retain a copy of each Employers Liability certificate issued to you for a period of 40 years.

Description of Activities	Wages Estimate	
Clerical Managerial		Nil
Other Employee	GBP	31,000

Please refer to the policy booklet for the clauses, conditions and exceptions that automatically apply to this section. The following endorsements apply to this section:

K. Height Limit (10 metres)

Public and Products Liability Insurance

Public Liability Section

Limit of Liability GBP 5,000,000

Products Liability Section

Limit of Liability GBP 5,000,000

Turnover

UK GBP 225,000

Europe Nil

USA/Canada Nil

Rest of World Nil

Excess GBP 250 Third Party Property Damage

Please refer to the policy booklet for the clauses, conditions and exceptions that automatically apply to this section. The following additional endorsements apply to this section:

K. Height Limit (10 metres)

**Additional Endorsements, Conditions and Warranties
Attaching to and forming part of the policy heron**

None Operative

If you have a complaint

Our objective is to provide a high standard of service to you at all times. However we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly. If you wish to register a complaint please contact us:

- in writing, to the Managing director at the address shown on the letter (or business card) that accompanies this document, and/or;
- by telephone, using the number shown on the letter document (or business card) that accompanies this document, and/or;
- in person, at the address shown on the letter (or business card) that accompanies this document.

In all cases please quote your policy number or other reference we have given you. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

The Law Applicable To This Policy

You and Your Insurers are free to choose the law applicable to this Policy. As Your Insurers are based in England Your Insurers propose to apply the law of England and Wales and by purchasing this Policy You have agreed with this.

Important – Material Facts

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

Identity of Insurers

This policy is underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited.

It is administered on their behalf by Towergate Underwriting Group Ltd trading as Towergate Underwriting Entertainment.

Towergate Underwriting and Towergate Underwriting Entertainment are trading names of Towergate Underwriting Group Limited. Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: TUE/3739842

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 policy holder employs persons covered by the policy)

Policy number	TUE/3739842
1. Name of policyholder	Bright (Production Services) Ltd and the following subsidiary companies:
2. Date of commencement of insurance policy	6 February 2015
3. Date of expiry of insurance policy	5 February 2016 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



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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About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: TUE/3739842

Insured: Bright (Production Services) Ltd

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Bright (Production Services) Limited	Venture Way, Priorswood Industrial Estate, Taunton, Somerset	TA2 8DG	794/BZ73063	
[subsidiary name]	[address]	[postcode]	[ERN number]	[reason]

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees