

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)

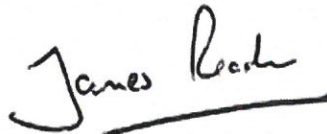
Policy Number EB105915
Name of Policy Holder Paneltech Industries Ltd
Date of commencement of insurance 25/04/2019
Date of expiry of insurance 24/04/2020

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 (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5million. (c)

Signed on behalf of COVEA INSURANCE plc

Authorised insurers

A handwritten signature in black ink that reads 'James Reader'.

J. READER
CHIEF EXECUTIVE OFFICER

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.

Important The Employers' Liability Limit of Indemnity provided by the above numbered policy is £10 million and not the minimum of £5 million referred to in paragraph 2 above.



TOKIO MARINE
HCC

Professional Risks

SCHEDULE

Policy number:	PI19T699853	Date of issue: 31/05/2019
Form:	PI DC AOC 0417	
Date of proposal form:	01/05/2019	
Insured:	Paneltech Industries Ltd	
Starting date:	01/06/2019	
Indemnity limit:	GBP 1,000,000 any one claim defence costs in addition	
Excess:	GBP 2,500 each and every claim does not apply to defence costs	
Additional conditions:	Other Activities:	
	Geographical Limits:	Worldwide excluding USA / Canada
	Retroactive Date:	01/05/2014
	Jurisdiction:	Worldwide excluding USA / Canada
	HCC 475	Combustibility and Fire Safety Exclusion
	HCC 251	Rolling Policy Endorsement
Monthly premium:	GBP 157.92	plus Insurance Premium Tax as applicable

Insured Paneltech Industries Ltd

Insured's Address Unit 5 Hithergreen Trading Estate, Clevedon, North Somerset BS21 6XT

Business Description Design, manufacture and installation of contract and bespoke furniture

Policy Number EAA041937191

Period From 0000 on 09 November 2019 to 2400 on 08 November 2020
local time at the Insured's address as above

Schedule Number 01 - Renewal Schedule

Effective from 0000 on 09 November 2019
local time at the Insured's address as above

Broker Brunel Insurance Brokers Limited (Minehead)
7 Bamton Street, Minehead TA24 7TR

Issued by and
Enquiries to

NMU (Specialty) Ltd
45 Church Street, Birmingham B3 2RT
Tel: 0121 236 6550

on behalf of Munich Re Syndicate Ltd (457 at Lloyd's), pursuant to Binding Authority Agreement number B1097ABI191003 (all enquiries should be addressed to NMU (Specialty) Ltd)

In consideration of payment of the premium specified herein, Underwriters agree to indemnify the Assured against loss of or damage to subject matter insured or liability or expense incurred in connection therewith in the manner and to the extent provided for by this insurance.

Signed this 13th day of November 2019



David Perfect.

NMU (Specialty) Ltd
Registered in England No. 1262636
Registered Office : The Exchange, New York Street, Manchester, M1 4HN
Tel: 0161 236 3380
Authorised and regulated by the Financial Conduct Authority
www.nmu.co.uk

Maximum Contract Period	12 Months		
The Risks and Sum Insured Hereunder	Item		
	1	Permanent and Temporary Works	GBP 150,000.00
	2	Temporary Buildings	Not Insured
	3	Constructional Plant Tools and Equipment	Not Insured
	4	Hired-in Property	Not Insured
	5	Employees' Personal Effects and Own Tools	Not Insured
Policy Limit	Notwithstanding anything contained herein to the contrary, Underwriters' liability in respect of any incident shall not exceed GBP 150,000.00		
Maximum Estimated Contract Price	GBP 150,000		
Excess	<p>The first GBP 500.00 each and every occurrence of Damage by theft or malicious persons</p> <p>The first GBP 500.00 each and every occurrence of other Damage</p> <p>(a) In respect of Items 1 The first GBP 500.00 each and every occurrence of Damage by storm tempest water frost subsidence landslip or collapse</p> <p>In the event of any occurrence of Damage being subject to more than one Excess the higher shall apply</p>		
Premium	<p>Subject to a non-refundable minimum and deposit premium payable at inception of GBP 450.00 plus Insurance Premium Tax if applicable.</p> <p>Subject to adjustment please see Premium Basis and Declarations below.</p>		
Premium Basis			<u>Estimates</u>
	Annual Turnover	GBP	150,000.00
Insurance Premium Tax	United Kingdom Insurance Premium Tax	GBP	54.00
Declarations	<p>In accordance with Declaration and Adjustment condition of this contract the Insured shall at the end of each period of insurance furnish to NMU the following declarations</p> <p>a) the actual turnover of the Business and where applicable</p> <p>b) the total charges incurred in respect of property hired in insured hereby</p>		

NMU Wording

ENG/CAR/STD/1/6/16

Sanction Limitation and Exclusion

Non-Ferrous Metals

The above NMU Wording is appended to this schedule;
further copies are available upon request.

Sanction Limitation
and Exclusion

This insurance does not provide cover and NMU shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose NMU to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.

Non-Ferrous Metals

Excluding loss resulting from theft in respect of unfixed non-ferrous metals of any description unless at the time of theft either: -
1) An authorised employee of The Insured is actually on the site or
2) Such property is contained in a securely closed and locked hut or building.