
Certificate of Employers' Liability Insurance

(Where required by regulation 5 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 where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy Number: 6652387

Name of policy holder: Hurst Riverside Lands Limited

Date of commencement of Insurance policy: 12 December 2023

Date of expiry of the Insurance policy: 11 December 2024

We hereby certify that subject to paragraph 2:

1. the Policy to which this Certificate of Employers' Liability Insurance 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)
2. (a) the minimum amount of cover provided by this Policy is no less than £5,000,000 (c)

Signed on behalf of Accelerant Insurance Europe SA (Authorised Insurer)



Darren Stockman
Chief Underwriting 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.



COMMERCIAL COMBINED

Hurst Riverside Lands Limited

Effective Date: 12 December 2023

Policy Number: 6652387

Agreement Number: ABE2300038

Policy Wording Attaching: Commercial Combined Policy Wording 1 July 2021 v1.0

Legal Cover Agreement Number: BIN.BMU.0923

Legal Cover Policy Wording Attaching: Essential Business Legal EBLPW.01-23HDI

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

Identity of Insurers:

Accelerant Insurance Europe SA, Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels

Terrorism Section

Identity of Insurers:

Accelerant Insurance Europe SA, Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels

Legal Section

Identity of Insurers:

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

How to make a claim

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim, please contact:

Claims Telephone Number - **01732 520263**

Claims Email Address - newclaim@woodgate-clark.co.uk

Or contact your insurance advisor

Policy Endorsements

The Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with:

Statement of Fact

Policy Document (Ref: 6652387)

Broker:	DPI Bros Limited Trading as DPI Insurance
Broker Address:	25 Knowsley Street Bury BL90ST
Insured Name:	Hurst Riverside Lands Limited
Registered Address:	13 Bedster Gardens West Molesey Surrey KT8 1TA
Business:	Residential Properties / Property Owner in respect of common areas of Hurst Park and details as agreed
ERN Number:	/
Adjustment Effective Date:	12 December 2023
Effective Date:	
Period of Insurance:	
Expiry Date:	11 December 2024
Renewal Date:	12 December 2024
Reason for Issue:	Renewal

SECTIONS:	SECTION INSURED:
Material Damage	Yes
Business Interruption	No
Employers Liability	Yes
Public Liability	Yes
Products Liability	Yes
Property Owners Liability	No
Personal Accident	No
Specified All Risks	No
Computers & Electronic Risks	No
Money & Personal Injury	No
Goods in Transit	No
Frozen Food	No
Loss of Licence	No
Terrorism	No
Legal Expenses	Yes

Premium	£778.10
Insurance Premium Tax at 12%	£93.37
Underwriting Fee	£70.00
Total	£941.47
Authorised on behalf of Insurers	ADG

Premises & Description of Property Insured

Premises	<i>Building adjacent to 19 Bedster Gardens West Molesey KT8 1TA</i>	
Property Insured	Declared Value	Sum Insured
Buildings	£50,000.00	£50,000.00
Customer Goods ()	£0.00	£0.00
Rent	£0.00	£0.00
Stock	£0.00	£0.00
Non Ferrous Metals	£0.00	£0.00
Wines, Beers, Spirits & Tobacco	£0.00	£0.00
Computer Equipment	£0.00	£0.00
Machinery and All Other Contents	£0.00	£0.00
Glass	£0.00	£0.00
Miscellaneous ()	£0.00	£0.00
TOTAL Premises Sum Insured		£50,000.00

Applicable Excess	
£500.00	Any one event
£1,000.00 (unless otherwise stated in policy endorsements, warranties and/or conditions)	Subsidence Ground Heave or Landslip

Interested Parties

BUSINESS INTERRUPTION SECTION

Premises

Premises	<i>NOT APPLICABLE</i>	
Description of Insured Item(s)	Maximum Indemnity Period	Sum Insured
Gross Profit	Not Covered	£0.00
Gross Revenue	Not Covered	£0.00
Increased Cost of Working	Not Covered	£0.00
Additional Increased Cost of Working	Not Covered	£0.00

Applicable Excess	
£500.00	Any one event

Extensions

Specified & Unspecified Supplier(s)	£0.00
Specified & Unspecified Customer(s)	£0.00
Denial of Access	£0.00
Public Utilities	£0.00

Infectious Diseases	£0.00
Book Debts	£0.00

LIABILITY SECTION

Subsection	Limit of Indemnity
Employers' Liability	£10,000,000.00
Public Liability	£5,000,000.00
Products Liability	£5,000,000.00
Property Owners Liability	£5,000,000.00
Inefficacy and Contractual Liability	Not Covered
Product Inefficacy	Not Covered
Wrongful Arrest	Not Covered
Loss of Keys	Not Covered
Professional Indemnity (including dishonest & fraudulent acts)	Not Covered

Employers' Liability - Estimated Wages	
Clerical	£4,500.00
Manual Wages - Own Premises	£500.00
Manual Wages - Work Away	£500.00

Public Liability - Estimated Turnover/Wages	
Turnover	£56,000.00
Payments to Bona Fide Sub-Contractors	£35,000.00

Products Liability - Estimated Turnover	
Turnover UK Only	£56,000.00
Turnover EU Only	£0.00
Turnover North America	£0.00
Turnover Rest of World	£0.00

Minimum & Deposit Premium	NOT APPLICABLE
Employers' Liability	100% Subsection Premium
Public Liability	100% Subsection Premium
Products Liability	100% Subsection Premium
Property Owners Liability	100% Subsection Premium

Applicable Excess	
Public, Products & Property Owners Liability	£750.00

PERSONAL ACCIDENT SECTION NOT APPLICABLE

Schedule of Benefits	Sum Insured
Accidental Death	100%
Total and irrecoverable loss of sight in one or both eyes	100%
Total and irrecoverable loss of one or more Limb(s)	100%
Total and irrecoverable loss of hearing both ears	100%
Total and irrecoverable loss of hearing in one ear	50%
Loss of speech	100%
Permanent Total Disablement	100%
Temporary Total Disablement up to 52 weeks	67% of Gross Weekly Wage up to a maximum of £250.00
Temporary Partial Disablement up to 26 weeks	40% of Gross Weekly Wage up to a maximum of £100.00
Hospital Benefit	£25.00 per complete 24 hours up to a maximum of £250.00

SPECIFIED ALL RISKS SECTION

Premises	<i>NOT APPLICABLE</i>	
Description of Insured Item(s)	Geographical Limits	Sum Insured
Description of Other/Miscellaneous:		

Geographical Limits Definition:

UK	United Kingdom
EU and/or Europe	European Union
WW and/or Worldwide	Worldwide

Applicable Excess	
£500	Any one event

COMPUTER & ELECTRONIC EQUIPMENT SECTION

Premises	NOT APPLICABLE	
Description of Insured Item(s)	Geographical Limits	Sum Insured
Description of Other/Miscellaneous:		

Applicable Excess	
£250	Any one event

MONEY & PERSONAL INJURY SECTION

Description of Insured Item(s)	Sum Insured
Estimated Amount of Money Comprising of Bank Notes and Coins in Transit During the Period of Insurance: 1) Carryings by the Insured and the Insured's directors partners and/or Employees 2) Carryings by security company	£0.00 £0.00
Personal Accident (Assault): 3) a. Death b. Permanent Total Disablement c. Temporary Total Disablement (per week)	£25,000.00 £25,000.00 £50.00 per week or as shown in Your Policy Schedule or 1/52nd of annual salary, whichever is the lesser
Money Comprising of the Following: 4) Crossed cheques, crossed postal orders, crossed money orders, bankers drafts, crossed national giro payment orders, credit card, cheque, card and debit card sales vouchers, VAT purchase invoices, crossed dividend warrants, premium bonds, national savings certificates, unused postal franking machine units, stamped or impressed national insurance cards, holiday with pay stamps and consumer redemption vouchers	£250,000
Money other than as Described in '4' Above: 5) In the locked Safes specified outside of Business Hours 6) Not in a locked safe or a strongroom at the Premises out of Business Hours 7) At the private residence of the insured or any director partner or authorised Employee provided occupied or in transit thereto 8) In the custody and control of collectors 9) In transit (subject to Escort Conditions - refer to policy wording) 10) At the Premises during business hours not in a locked safe 11) in a bank night safe until removed by a bank official 12) In a locked safe or in a strongroom at the Premises during Business Hours	£0.00 £0.00 £0.00 £0.00 £0.00 £0.00 £0.00 £0.00
Clothing and Personal Effects 13) The property of any and all your directs partners or Employees	£500.00 per person
Money in ATM / Gaming Machines	£0.00

Applicable Excess	
£500.00	Any one event

GOODS IN TRANSIT SECTION

Method of Transit	Sum Insured
Post	£0.00
Road or Rail Haulier	£0.00
Private Vehicles Owned or Operated by the Insured	£0.00 (Per vehicle)
Commercial Vehicles Owned or Operated by the Insured	£0.00 (Per vehicle)
Number of Disclosed Vehicles	0 vehicle/s

Applicable Excess

£500.00	Any one event
---------	---------------

FROZEN FOODS SECTION

Section Total Sum Insured	£0.00
---------------------------	-------

Applicable Excess

£100.00	Any one event
---------	---------------

LOSS OF LICENCE SECTION

Limit of Liability	£0.00
--------------------	-------

Applicable Excess

£500.00	Any one event
---------	---------------

ALL RISKS TERRORISM INSURANCE SECTION

Terrorism is **not included** under this policy

COMMERCIAL LEGAL EXPENSES

Limit of Liability	£100,000
--------------------	----------

Applicable Excess

£250	each and every loss
------	---------------------

Coronavirus Exclusion

Notwithstanding any provision to the contrary within this policy, within any endorsement to this policy or within any extension to this policy, this policy and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether such loss, damage, liability, claim, cost or expense has been suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a. Coronaviruses; and
- b. Coronavirus disease (COVID-19); and
- c. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- d. any mutation of or variation of a), b) or c) above; and
- e. any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f. any fear or anticipation of a), b), c), d) or e) above,

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

CP30 – Unattended Processes Condition

It is a condition precedent to liability of Underwriters that no machinery, including plating tanks and baths, should be operated, left in operation or set to commence operation by time switches or similar, while the premises are unattended.

CP7 - Flat Roof Maintenance Condition

It is a condition precedent to liability in respect of Damage by storm, tempest and flood that any flat felted roof portion of the Premises shall have been inspected at least once every 2 years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately.

Infectious Diseases: Infectious Diseases & Pandemic

DEFINITION OF DISEASE AMENDMENTS ENDORSEMENT

Notwithstanding the Policy Wording the definition of Disease is deleted and restated as below:

Disease

means any of the following diseases sustained by any person acute encephalitis acute infectious hepatitis acute meningitis acute poliomyelitis anthrax botulism brucellosis cholera diphtheria enteric fever (typhoid or paratyphoid) food poisoning haemolytic uraemic syndrome(HUS) infectious bloody diarrhoea invasive group A streptococcal disease legionellosis leprosy malaria measles meningococcal septicaemia mumps plague rubella scarlet fever smallpox tetanus tuberculosis typhus viral haemorrhagic fever (VHF) whooping cough and yellow fever

BUSINESS INTERRUPTION INFECTIOUS DISEASES EXTENSION AMENDMENT ENDORSEMENT

Notwithstanding the Policy Wording the Infectious Diseases extension under the Business Interruption section is deleted and restated as below:

Infectious Diseases

The insurance by this Section extends to include interruption of or interference with Your Business in consequence of closure of the Premises or part thereof on the order or stipulation of any government or local authority as a result of

1. any Disease manifested by any person whilst at the Premises (but excluding any Disease manifested by any Person whilst at the Premises which at the time of its manifestation is Pandemic)
2. murder or suicide occurring at the Premises
3. injury or illness sustained by any visitor arising from or traceable to foreign or injurious matter in food or drink provided on the Premises
4. defects in the drains or other sanitary arrangements at the Premises or the Premises becoming infested with vermin or pests

1 – 4 are stated in the Schedule as Infectious Diseases. Our maximum liability under this Extension shall not exceed the Sums Insured as stated in the Schedule in respect of any one occurrence or in the aggregate within any one Period of Insurance

For the purpose of this Extension Indemnity Period means the period during which the results of Your Business are affected in consequence of the outbreak or Event beginning with the date when the closure of the Premises or part thereof on the order or stipulation of any government or local authority is imposed and ending not later than 3 months after or in respect of 1) above at the time when the Disease is Pandemic whichever is the soonest. We will not indemnify You under this Extension for any interruption of or interference with Your Business which exceeds 3 months in the aggregate within any one Period of Insurance

We will not indemnify You for any amount which is recoverable from any government initiative scheme or payment from which You are entitled to benefit from

For the purposes of this Extension Pandemic means a widespread outbreak of a human infectious disease resulting from the human-to-human spread of a virus which causes disease within humans which occurs within at least three countries on two different continents or such an outbreak which has been declared a pandemic by either the World Health Organization or the government of the United Kingdom

BUSINESS INTERRUPTION INFECTIOUS DISEASE EXCLUSION ENDORSEMENT

Notwithstanding the Policy Wording the below exclusion is hereby added to the Business Interruption section:

Section Exclusions

We will not indemnify You for

1. loss damage liability claim cost or expense directly or indirectly caused by contributed to by resulting from or arising out of any infectious or contagious virus or disease but this exclusion shall not apply in respect of the Extension Infectious Diseases

L1- Bona Fide Sub-Contractors Condition

It is a condition precedent to the liability of underwriters that that all sub-contractors engaged by the Insured maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this Policy
- An indemnity to the Insured as principal

It is a further condition that the Insured does not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

L163 - Car Park Conditions

The following reasonable precautions shall be taken at any garage or parking area owned operated or under the control of the Insured

- A suitable disclaimer notice(s) shall be prominently displayed stating that the Insured is not liable for any loss of or damage to vehicle or anything in or about any vehicle
- A similar disclaimer notice shall be printed on every ticket issued by or on behalf of the Insured in respect of the garage or parking of any vehicle

L183 - Building Operations Exclusion

Underwriters shall have no liability under this Policy in respect of loss or Damage arising from building operations renovations or refurbishment of any nature

PLDiseaseExclusion: PL Disease Exclusion, Compulsory Closure and Electronic Risk amendments

Policy Exclusions	
Description	Policy Exclusions - deletion of Electronic Data Exclusion and replaced by Electronic Risk Exclusion The Electronic Data Exclusion is deleted and replaced by the following Electronic Risk Exclusion Electronic Risk Exclusion 1) Notwithstanding any provision to the contrary within this policy or any Endorsement thereto, this policy excludes all loss, Damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any: a) loss of, alteration of, or Damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2) b) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data unless subject to the provisions of paragraph 3). 2) Notwithstanding paragraph 1) above, and subject to all terms, Conditions and Exclusions of this policy or any Endorsement thereto, this policy covers Damage to Property insured under this policy and any consequential loss directly resulting therefrom where such Damage is directly occasioned by any of the Listed Perils as described below.

3) Notwithstanding sub paragraph 1) b) above, in the event that hardware or the Data storage device of a Computer System insured under this policy sustains Damage caused by a Listed Peril , which results in Damage to or loss of Data stored on that hardware or the Data storage device, then the Damage to or loss of such Data shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost Data shall only be the costs of reproducing Data if such costs are indemnified under this policy . Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Data, but does not include the value of the Data to You or any other party even if such Data cannot be recreated, gathered or assembled.

For the purposes of this Exclusion the following Definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Listed Peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

Policy Exclusions

Description	Policy Exclusions - Addition of Communicable Disease Exclusion
	<p>The following Communicable Disease Exclusion is added</p> <p>Communicable Disease Exclusion</p> <p>Not applicable to Employers Liability Section, Public Liability Section and Products Liability Section if insured by this policy</p> <p>1) Notwithstanding any provision to the contrary in this insurance, this insurance excludes coverage for any loss, Damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:</p> <ul style="list-style-type: none"> a) a Communicable Disease; or b) the fear or threat (whether actual or perceived) of a Communicable Disease <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>The above exclusion includes, without limitation to the scope of the foregoing:</p> <p>1. any cost to clean up, detoxify, remove, monitor or test:</p> <ul style="list-style-type: none"> a) for a Communicable Disease; or b) any Property insured hereunder that is affected by such Communicable Disease, and <p>2. 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.</p> <p>2) However, paragraph 1) shall not apply to physical loss or destruction of, or Damage to, Property and any resulting consequential loss, to the extent that You establish that such physical loss, destruction or Damage was directly caused by:</p> <ul style="list-style-type: none"> a) Terrorism (as defined in this policy), or b) a Listed Peril as described below <p>where specifically insured by this insurance.</p> <p>All other terms, Conditions and Exclusions of the insurance remain the same.</p> <p>For the purposes of this Exclusion the following Definitions apply:</p> <p>Communicable Disease means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <p>1) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p> <p>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</p> <p>3) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type.</p> <p>Listed Peril means one of the following perils if specifically insured by this insurance: Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; subterranean Fire, flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse</p>

Public and Products Liability Sections	
Description	Public and Products Liability Subsections – addition of Communicable Disease Exclusion
Amended to	<p>The following additional Communicable Disease Exclusion is added</p> <p>Subsection Exclusions</p> <p>We will not be liable under this section in respect of:</p> <p class="list-item-l1">a) Any claim for damages in respect of Bodily Injury or Damage arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.</p> <p>Section Definition</p> <p>Communicable Disease</p> <p class="list-item-l1">1) Coronavirus being</p> <p class="list-item-l2">a) Any coronavirus or</p> <p class="list-item-l2">b) Any disease caused by any coronavirus; or</p> <p class="list-item-l2">c) Any mutation or variation of any coronavirus or of any disease caused by any coronavirus</p> <p class="list-item-l1">2) Any other infectious disease in humans which has been determined or declared to:</p> <p class="list-item-l2">a) Constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time) and/or:</p> <p class="list-item-l2">b) An outbreak identified as a major health incident in the United Kingdom, for which a scientific Advisory Group for Emergencies has been activated by the Cabinet office Briefing Room.</p>