

Certificate of insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with Hiscox.

This certificate does not form part of the policyholder's contract with Hiscox. This is a summary of cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

Policy number HU P16 1567051 Client Ref: 19545535

INSURANCE DETAILS

Broker	Bradshaw Bennett Limited		
Period of insurance	01/06/2016	31/05/2017	Both days inclusive
Underwritten by	Hiscox Insurance Company Limited		

INSURED DETAILS

Insured	Speedy Group Services Ltd
Address	44 Washington Street, Glasgow, G3 8AZ,
General wording	7857 WD-PIP-UK-PCTC(2)
Business description	Pest Control, Bird Control and inspection of fumigated containers

PUBLIC AND PRODUCTS LIABILITY

Wording	7859 WD-PIP-UK-PCGL(3)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single policy aggregate limit, defence costs in addition, applies
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide
Additional cover- financial loss	£1,000,000 each and every claim and in the aggregate, defence costs in addition
Financial loss excess	The first 10% of each and every claim or £250 whichever is the higher amount

EMPLOYERS' LIABILITY

Wording	7860 WD-PIP-UK-PCEL(1)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence including defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide

PROFESSIONAL INDEMNITY

Wording	7858 WD-PIP-UK-PCPI(3)
Limit of indemnity	£2,000,000
Limit applies to	Any one claim, defence costs in addition
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in USA / Canada

WARRANTIES APPLICABLE**Professional Indemnity – Retroactive Cover**

Insurers 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 the inception date of the policy.

OTHER COVERS**Property Damage** – ‘All Risks’; £250.00 Excess

Tools £1,000.00
Excess £ 250.00 each and every claim

Personal Accident

Not Insured

Directors & Officers Liability

Not Insured

CERTIFICATE

Policy: HU P16 1567051



EMPLOYERS' LIABILITY INSURANCE

The certificate below 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.

Speedy Group Services Ltd	Branch	Hiscox Colchester
	Address	Hiscox House, Sheepen Place Middleborough Colchester CO3 3XL
Hiscox Insurance Company Ltd	Telephone No	0870 084 3700
Registered in England Number 70234	Policy Number	HU P16 1567051
Registered Office 1 Great St Helen's, London EC3A 6HX	Date of Expiry	31/05/2017

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	HU P16 1567051
Name of Policyholder	Speedy Group Services Ltd
Date of Commencement of Insurance policy	01/06/2016
Date of Expiry of Insurance policy	31/05/2017

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:

- (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.