

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one of 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 : RTT271389
To be Quoted on All Correspondence

Name of Policy Holder : Unitum Operations Ltd & Unitum Ltd & The
Companies Detailed in the Schedule of Companies Endorsement Including all subsidiary companies if applicable, except any specifically excluded below.

Date of Commencement of Insurance Policy : 1st February 2017

Date of Expiry of Insurance Policy : 31st January 2018

We hereby certify that subject to paragraph 2:-

- 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); and
- (a) the minimum amount of cover provided by this policy is no less than £5 million (c)
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Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)



A P Brown
UK Chief Executive,
Royal & Sun Alliance Insurance plc

NOTES

- 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." paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of this certificate must be displayed at all places where you employ persons covered by the policy. THE EMPLOYERS' LIABILITY COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this Insurance.

Policy Number:

To be Quoted on All Correspondence

RKL35736

Name of Insured:

Unitum Operations Ltd & Unitum Ltd & The Companies Detailed in the
Schedule of Companies Endorsement

Principal Address:

Units A1 & A2
1 The Chase
John Tate Road
Hertford
Hertfordshire
SG13 7NN

Period of Insurance:

From: 1st February 2017

To: 31st January 2018

Limit of Indemnity:

£5,000,000 Any one claim and in all

Policy Excess:

£500 each and every claim, increasing to **£1,000** for claims made
against the company

**General Enquiries and Notice of
Claims to**

Counce O'Hara & Company Ltd
11th Floor
82 King Street
Manchester
M2 4WQ

Tel – 0161 833 2100

Fax – 0161 839 2100

Email – nigeljohnson@caunceohara.co.uk

Signed:

Signed under delegated authority scheme agreement
given by Royal & Sun Alliance Insurance plc to Counce
O'Hara & Company Ltd dated 11th March 2008

Donna Beardand

Date of Issue: 30/01/2017

Combined Liability Insurance Schedule

You should read this Schedule in conjunction with Your Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

Policy Number: RTT271389 Combined Liability
RKL35736 Professional Indemnity

Your Details

Insured: Unitum Ltd & Unitum Operations Ltd & The Companies
Detailed in the Schedule of Companies Endorsement

Address: Units A1 & A2
1 The Chase
John Tate Road
Hertford
Hertfordshire
SG13 7NN

Business: Specialist Services to Freelance Contractors

IT Contractors, Engineers and all other Professions and Trades
(other than excluded Categories as detailed on the policy)

Your Policy Dates

Period of Insurance: From: 1st February 2017
To: 31st January 2018

(both dates inclusive and any subsequent period for which a premium is accepted by the underwriter)

Your Premium Information

Premium: ██████████9
Insurance Premium Tax: ██████████0
Total Amount Due: ██████████9

Reason for Issue: Renewal

Liabilities Insurance

Section 1

Professional Indemnity	Included	
Limit of Indemnity any one Claim and in the aggregate including Defence Costs:		£5,000,000
Your Excess each and every Claim :		£500
Your Excess increases to £1,000 for Claims made against the Company		

Section 2

Employers' Liability	Included	
Limit of Indemnity any one occurrence (Onshore):		£10,000,000
Limit of Indemnity any one occurrence (Offshore):		£5,000,000
Limit of Indemnity any one occurrence (Terrorism):		£5,000,000

Section 3

Public Liability	Included	
Limit of Indemnity any one occurrence :		£5,000,000
Products Liability	Included	
Limit of Indemnity any one occurrence and in the aggregate in any one period of insurance		
Your Excess each and every occurrence in respect of Damage only:		£250

Additional Terms and Conditions

Schedule of Companies

1. Aqua Bubble Ltd
2. Aqua Bubble trading as Crystal Umbrella
3. Crystal Umbrella Ltd
4. Crystal Umbrella Services Ltd
5. No Longer (UK) LLP
6. No Longer Ltd
7. Atlantic Operations Ltd
8. Atlantic Umbrella Company Ltd
9. Atlantic Lifeguard Ltd

Offshore Work

Included subject to acceptance of a completed Referred Activity Form

Allied Health Professionals

Notwithstanding Exclusion 15; the Underwriters will indemnify the Assured in respect of any claim or loss alleging death or bodily injury to any person or physical loss or damage to property arising from treatment by Allied Health Professionals.

"Allied Health Professionals" shall mean Art Therapists, Drama Therapist, Music Therapist, Chiropodists or Podiatrists, Foot care Assistants, Dietitian, Dietetic Assistant, Orthoptist, Occupational Therapist, Occupational Therapy Assistant, Rehabilitation Assistant, Technical Instructor, Physiotherapists, Physiotherapy Assistant, Prosthetist, Orthotist, Limited Orthotic Practitioners, Psychologist, Clinical Psychologist, Health Psychologist, Counselling Psychologist, Forensic Psychologist, Psychotherapist, Speech and Language Therapist, Speech and Language Therapy Assistant.

Director & Officers Extension Clause

It is hereby understood and agreed that subject otherwise to its terms limitations and conditions this Insurance is extended to indemnify the Insured against liability at law for Damages in respect of claims first made against them during the Period of Insurance alleging Wrongful Acts committed by any Director or Officer of the Insured in the course of his duties as a Director or Officer of any Limited Liability Company where such position is held by reason of management or other services provided by the Insured.

DEFINITIONS APPLICABLE TO THIS EXTENSION

Wrongful Act shall mean any actual or alleged breach of trust, breach of duty, negligent act, error or omission or mis-statement or misleading statement or breach of warranty of authority or liability for wrongful trading under section 214 of the Insolvency Act 1986 or other act wrongfully committed or attempted by the Director or officer or any other matter claimed against them solely by reason of their capacities as Directors or Officers.

Damages shall mean damages, judgements, settlements, costs and expenses incurred in the defence of actions, suits or proceedings and appeals therefrom but excluding fines or penalties imposed in a criminal suit or action or any other fines or penalties.

EXCLUSIONS APPLICABLE TO THIS EXTENSION

Any liability whatsoever arising out of any claim:-

- a) based upon or attributable to the Director or Officer gaining in fact any personal profit or advantage to which they were not legally entitled;
- b) for the return of any remuneration paid to the Director or Officer without the prior approval of the Shareholders if such payment shall be adjudicated to have been illegal;
- c) brought about or contributed to by the dishonesty of the Director or Officer where final adjudication shall establish that their Wrongful Act(s) were committed with actual dishonest purpose or intent material to the cause of action so adjudicated;
- d) arising from Directorship or Officer positions in any Company which the Director or Officer (or their Spouse) has a financial interest exceeding 5% of the Company's paid up capital;
- e) directly or indirectly caused by or contributed to by or arising from seepage, pollution or contamination of any kind.

LIMIT OF INDEMNITY.

The Limit of Indemnity for claims falling to be dealt with under this extension will be: GBP 1,000,000 any one claim and in all, including costs and expenses.
Any claims falling to be dealt with under this extension will be subject to a self-insured excess of:
GBP 500 each and every claim, including costs and expenses.

Jurisdiction Limits

Worldwide excluding claims first brought in USA/Canada

Applicable Courts

The Policy is subject to the law of England and Wales and will be interpreted accordingly and

each party agrees to submit to the exclusive jurisdiction of the English Courts.

Information Seen By Underwriters

Proposal form dated 12th December 2016.

What is not covered

your operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or your breach of any legislation or regulation related to these activities unless arising directly from the breach of a duty of care by anyone supplied to a client by you under contract;

your liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation;

Subjectivity

Subject always to the policy cover, terms, conditions and Exclusions

Retro Date

Insurers will not make any payment for any claim made against the Insured arising from Business Activities performed prior to 13th July 2001.

It is noted that this Certificate will continue to provide past liability cover for contractors in respect or claims arising from contracts previously insured hereunder

Geographical Limits

Worldwide excluding USA/Canada
