



EVIDENCE OF INSURANCE

Policy Holder : Orlando Refrigeration & Air Conditioning Ltd

Address : 83 High Street

Hemel Hempstead
HP1 3AH

Business Description : Gas and heating installation, servicing and safety inspections Design, Installation, Service and Maintenance of Boilers, Refrigeration, Air Conditioning and Ventilation Plants, and Central Heating / Central Building Control Systems

Public, Products & Employers Liability

Period of Cover : 1st April 2017 to : 31st March 2018

Limit of Indemnity :	Public Liability - any one occurrence	£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance	£5,000,000
	Employers Liability - any one occurrence	£10,000,000

Insurer : Hiscox Underwriting Limited
Policy No : HU PIB9423377
Indemnity to Principal: Yes
Excess: £250 - Public Liability

Contract Works

Period of Cover : 1st April 2017 to : 31st March 2018

Sum Insured :	Contract Works	£100,000
	Hired in Plant	£80,000

Insurer : Hiscox Underwriting Limited
Policy No : HU PIB9423377
Excess: £500

Excess layer Public & Products Liability

Period of Cover : 1st April 2017 to : 31st March 2018

Limit of Indemnity:	Public Liability:	£5,000,000	in excess of primary:	£5,000,000
				Limit applies to any one occurrence.

	Products Liability:	£5,000,000	in excess of primary:	£5,000,000
				Limit applies in aggregate in the period of insurance.

Insurer : Zurich Insurance plc
Policy No : XL101257
Indemnity to Principal: Yes
Excess: £0

Jelf Insurance Brokers

Unit 1 Ground Floor Rotunda, Langdon House, Swansea, SA1 8QY



Professional Indemnity

Period of Cover : 1st April 2017 to: 31st March 2018

Limit of Indemnity : £500,000 - any one occurrence & in aggregate in the period of insurance

Insurer : Hiscox Underwriting Limited
Policy No : HU PIB9423377
Indemnity to Principal: Yes
Excess: £1000

NB. This information is based on the insurance arrangements at the time of writing, and alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as non-payment of premiums due, cancellation could occur before the normal expiry date and we would be pleased to confirm the current position upon request. **Please Quote Client Ref: 17781691**

SIGNED as Agent of the Insurer

Neil Williams Cert CII
Commercial Account Handler

Date: 30th March 2017

Jelf Insurance Brokers

Unit 1 Ground Floor Rotunda, Langdon House, Swansea, SA1 8QY

Jelf Insurance Brokers Ltd (Reg No. 0837227) is part of Jelf Group plc and is authorised and regulated by the Financial Conduct Authority (FCA). Registered address: Hillside Court, Bowling Hill, Chipping Sodbury, Bristol, BS37 6JX (Registered in England and Wales). Not all products and services offered are regulated by the FCA.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy Number HU PIB 9159835 (HU PIB9423377)



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 PIB 9159835 (HU PIB9423377)
1. Name of policyholder	Orlando Refrigeration & Air Conditioning Ltd
2. Date of commencement of insurance policy	01/04/2017
3. Date of expiry of insurance policy	31/03/2018
	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

Steve Langan

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.

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

Jelf | Insurance Brokers

Mr Steve Orlando
Orlando Refrigeration & Air Conditioning Ltd
83 High Street
Hemel Hempstead
HP1 3AH

30th March 2017

Dear Mr Orlando

Thank you for your instructions. I have pleasure in confirming that I have arranged cover with Hiscox Underwriting Limited for 12 months from 01/04/2017.

Documents included

The following documents are included:

- Policy schedule
- Statement of fact
- Invoice
- Certificate of Employers Liability insurance

Important information

Please see the guidance on checking and retaining your insurance documentation.

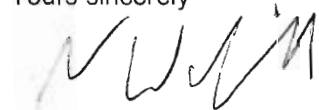
What you need to do next

It is important that you read the following information and carry out any requested actions:

- Invoice breakdown and how to pay

Should you have any queries please do not hesitate to contact me.

Yours sincerely



Neil Williams Cert CII
Commercial Account Handler
Direct Dial: 01792 452813
E-mail: neil.williams@jelfgroup.com

Cover confirmation

Client name:
Orlando Refrigeration & Air Conditioning Ltd

Your reference:
17781691

Policy type:
Jelf Contractors Combined

Effective date:
01/04/2017

Insurer:
Hiscox Insurance Company Ltd issued through Hiscox Underwriting Limited

Policy number:
HU PIB9423377

Current payment method:
Monthly instalments

**Jelf Insurance Brokers, Unit
1 Ground Floor Rotunda,
Langdon House, Swansea,
SA1 8QY**

Tel: 01792 456643



Documents included

Please read through the documents to ensure that the cover provided meets your requirements. It is important to be aware of warranties, conditions and exclusions.

If you are unclear about anything in the policy or if the cover does not meet your requirements, please let me know.

It will be my understanding that the cover meets with your approval unless you advise to the contrary.

Certificate of Employer's Liability insurance

I recommend that a copy is displayed at each place of business where you employ persons covered by this policy. However, it is now satisfactory to make the certificate available in electronic form, providing that employees know how and where to find the certificate and have reasonable access to it.

I also recommend that you retain all of your Employers Liability certificates as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment.

How to make a claim

It is vital that you inform us as your brokers of any losses that you suffer promptly, so that we may notify your Insurers of the incident.

Most Insurers make it a policy condition that they are advised of all incidents within a certain amount of time of the incident occurring, and failure to notify the Insurer within that timescale may invalidate your policy. Additionally, it is a policy condition that certain claims e.g. theft or malicious acts must be reported to the Police and a Police incident reference obtained.

Please check your policy, or contact me, for full details.

Your invoice breakdown

Your price includes:

Insurance premium	£	3,845.71
Policy fee levied by Hiscox Underwriting Limited	£	0.00
Administration fee	£	0.00
Commission fee	£	0.00
VAT applicable to all or part of the total premium @ 0.00%	£	0.00
Government Insurance Premium Tax @ 10.00%	£	384.57

The total payment due for your policy is: £ **4,230.28**

Please note: in the 2016 Budget, the Chancellor confirmed an increase in the standard rate of Insurance Premium Tax to 10%. This increase affects all policies issued or renewed after 1st October 2016

At any time, you can request information on any remuneration Jelf may have received when arranging your insurance.

How to pay



Twelve monthly payments of **£352.52** via a direct debit plan with your insurers. This agreement is subject to a credit charge of 0% / 0% APR (Indicative).

I am pleased to confirm that I have set up your instalment plan. You will shortly receive a credit agreement and payment schedule direct from your insurer.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy Number HU PIB 9159835 (HU PIB9423377)



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)

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	Both days inclusive

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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.

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: HU PIB 9159835 (HU PIB9423377)

Insured: Orlando Refrigeration & Air Conditioning 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
Orlando Refrigeration & Air Conditioning Ltd	83 High Street Hemel Hempstead Hertfordshire	HP1 3AH	475/um19519	

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

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



INSURANCE DETAILS

Period of insurance: From 01 April 2017 To 31 March 2018 (both dates inclusive)
Reason for issue: New Business
Underwritten by: Hiscox Underwriting Limited on behalf of the Insurers listed for each section of the policy

INSURED DETAILS

Insured: Orlando Refrigeration & Air Conditioning Ltd
Address: 83 High Street
Hemel Hempstead
Hertfordshire
HP1 3AH
United Kingdom
Additional insureds: There are no Additional Insureds on this policy
Business description: Gas and heating installation, servicing and safety inspections
Design, Installation, Service and Maintenance of Boilers, Refrigeration, Air
Conditioning and Ventilation Plants, and Central Heating / Central Building
Control Systems
General terms & conditions wording: WD-HSP-UK-JCS-GTC(7)
The General terms and conditions apply to this policy in conjunction with the
specific wording detailed in each section below
Property definitions wording: WD-PIP-UK-PD(4)
Property definitions apply to the Property sections of this policy in conjunction
with the specific wording, detailed in each section below
Turnover: Cover based on an estimated turnover of £610,000

PREMIUM DETAILS

Annual premium:	£3,845.71	Annual tax:	£384.57	Broker administration fee:	£0.00	Total:	£4,230.28
Total premium:	£3,845.71	Total tax:	£384.57	Broker administration fee:	£0.00	Total:	£4,230.28

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



PUBLIC AND PRODUCTS LIABILITY (INCLUDING FINANCIAL LOSS)

Section wording:	WD-HSP-UK-JCS-GL(4)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£5,000,000
Limit applies to:	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess:	£500
Excess - escape of water:	£1,000
Excess applies to:	Each agreed claim for property damage only
Geographical limits:	The European Union, the Isle of Man and the Channel Islands
Applicable courts:	The European Union, the Isle of Man and the Channel Islands

Additional Cover (in addition to the overall limit above)

Customer's property:	£25,000 in any one period of insurance
Loss of keys:	£25,000 for customers keys in any one period of insurance
Financial loss:	£500,000 in any one period of insurance including defence costs. The excess applicable is 10% of any claim or the first £500 whichever is the greater.
Criminal acts of employees:	£100,000 (restricted to £10,000 for the misuse of phones) per employee in any one period of insurance including defence costs
Defamation:	£500,000 in any one period of insurance including defence costs
Defective work:	£50,000 in any one period of insurance including defence costs. The excess applicable is £1,000
Removal and reinstallation of defective products:	£50,000 in any one period of insurance including defence costs. The excess applicable is £1,000

Special Limits (included within and not in addition to the overall limit above)

Inefficacy:	£5,000,000 in any one period of insurance including defence costs
Criminal proceedings including corporate manslaughter:	£1,000,000 in any one period of insurance
Pollution defence costs:	£100,000 in any one period of insurance

EMPLOYERS' LIABILITY

Section wording:	WD-PIP-UK-JCS-EL(6e)
Insurer:	Hiscox insurance company limited
Limit of indemnity:	£10,000,000
Limit applies to:	All claims and their defence costs which arise from the same accident or event
Excess:	Nil
Geographical limits:	Worldwide
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Additional Cover (in addition to the overall limit above)

Court attendance compensation

Directors:	£250 per day
Employees:	£100 per day
Total of all court attendance:	£10,000 in any one period of insurance

Special Limits (included within and not in addition to the overall limit above)

Criminal proceeding costs:	£100,000 in any one period of insurance
Terrorism cover:	£5,000,000 for all claims and their defence costs

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



PROFESSIONAL INDEMNITY

Section wording:	WD-HSP-UK-JCS-PI(2a)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£500,000
Limit applies to:	Any one claim and in the aggregate including defence costs
Excess:	£1,000
Excess applies to:	Each claim or loss excluding defence costs
Geographical limits:	The European Union, the Isle of Man and the Channel Islands
Applicable courts:	The European Union, the Isle of Man and the Channel Islands
Business activities:	Testing and inspection services, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor.

Business Performed in the Past

We will not make any payment for any claim or loss which arises from any Business Activities performed before 10 February 2015.

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



PROPERTY - CONTENTS

Section wording:	WD-HSP-UK-JCS-PYC(7g)
Insurer:	Hiscox Insurance Company Limited
Premises:	Fairbourne Drive, Atterbury, Milton Keynes, Buckinghamshire, MK10 9RG, United Kingdom
Item description	Amount insured
Tenants Improvements:	£0
General contents including stock:	£0
Computers and ancillary equipment:	£4,000
Limit applies to:	Total amount insured
Excess:	£250
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Additional Cover (in addition to the overall limit above)

Computer breakdown:	£5,000 total amount insured
Identity fraud:	£5,000 total amount insured
Losses from dishonesty:	£25,000 total amount insured
Unauthorised use of phones:	£5,000 total amount insured
Metered water and fuel:	£5,000 total amount insured
Personal effects:	£5,000 total amount insured
Money - in the office while open for business or in a locked safe:	£5,000 total amount insured
Money - in transit:	£2,500 total amount insured
Money - at all other times:	£1,000 total amount insured
Money - non-negotiable instruments:	£1,000,000 total amount insured
Reconstitution of data:	£5,000 total amount insured
Removal of debris:	£25,000 total amount insured
Personal assault - death:	£10,000 per person
Personal assault - total loss, or permanent and total loss of use, of one or more limbs:	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes:	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation:	£100 per week up to a maximum of 104 weeks

What is not covered

Rent is NOT covered

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



HIRED IN PLANT

Section wording:	WD-HSP-UK-JCS-HIP(1g)
Insurer:	Hiscox Insurance Company Limited
Limit applies to:	Total amount insured
Excess:	£250
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Amount insured:	£80,000
Estimated annual hire charges:	£2,000
Single article limit:	£80,000

Additional Cover (in addition to the overall limit above)

Hire charges:	£10,000 total amount insured any one period of insurance
Debris removal costs:	£5,000 total amount insured any one period of insurance
Legal defence costs:	£25,000 total amount insured any one period of insurance
Loss prevention costs:	£5,000 total amount insured any one period of insurance
Repair costs:	£5,000 total amount insured any one period of insurance
Recovery costs:	£5,000 total amount insured any one period of insurance

PROPERTY – OWN TOOLS, PLANT AND EQUIPMENT

Section wording:	WD-HSP-UK-JCS-OTE(1f)
Insurer:	Hiscox Insurance Company Limited
Limit applies to:	Total amount insured
Excess - tools:	£150 increasing to £350 for each agreed claim arising from theft of or damage occurring between the hours of 9pm and 6am
Excess - own plant:	£250
Excess - portable electronic equipment:	£50
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Single article limit - tools:	£1,000 any one item
Single article limit - own plant:	£1,500 any one item
Single article limit - portable electronic equipment:	£1,000 any one item
Item description	Amount insured
Tools, plant and equipment:	£15,000
Portable electronic equipment (including tablets, smartphones, mobile phones and laptops):	£8,000

Additional Cover (in addition to the overall limit above)

Reconstitution of electronic data:	£5,000 total amount insured any one period of insurance
Debris removal costs:	£5,000 total amount insured any one period of insurance

Special Limits (included within and not in addition to the overall limit above)

Stock:	£5,000 total amount insured any one period of insurance
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POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



PROPERTY - CONTRACT WORKS

Section wording:	WD-HSP-UK-JCS-CW(1f)
Insurer:	Hiscox Insurance Company Limited
Limit applies to:	Total amount insured
Excess:	£500
Excess applies to:	Each and every loss
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Amount insured:	
Contract works:	£100,000
Employees personal items:	nil

COMMERCIAL LEGAL PROTECTION

Section wording:	WD-HSP -UK-JCS-DAS(3)
Insurer:	DAS Legal Expenses Insurance Company Limited
Limit of indemnity:	£100,000
Limit applies to:	Each claim plus costs
Excess:	Nil

INTERNET AND EMAIL

Section wording:	WD-HSP-UK-JCS-IE(1)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£100,000
Limit applies to:	Any one claim and in the aggregate including defence costs
Excess:	£250
Excess applies to:	Each claim or loss excluding defence costs
Geographical limits:	Worldwide
Applicable courts:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



MANAGEMENT LIABILITY PORTFOLIO

Section wording: WD-HSP-UK-JCS-MLP(1)
Insurer: Hiscox Insurance Company Limited

Directors and Officers Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: Nil
Excess applies to: Each **claim** or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Employment Practice Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: £2,500
Excess applies to: Each claim or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Corporate Legal Liability

Limit of liability: £1,000,000
Limit applies to: Any one claim and in the aggregate including defence costs
Excess: £2,500
Excess applies to: Each claim or loss
Geographical limits: Worldwide excluding USA/Canada
Applicable courts: Worldwide excluding claims bought in the USA/Canada

Prior & Pending Litigation

Prior and pending litigation date: 01 April 2016

CLAUSES - APPLICABLE TO THE WHOLE POLICY

Data protection act

By accepting your Policy, you consent to us using the information we may hold about you for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected. For training and quality control purposes, telephone calls may be monitored or recorded.

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



ADDITIONAL ENDORSEMENTS

519.1 Commercial Legal Protection (Contractors scheme)

DAS Commercial Legal Expenses Company Limited (DAS) provide the cover and manage all claims under this section. In any direct correspondence with DAS, please ensure you provide your Hiscox policy number and the following DAS reference: TS5/6288136

Item 1 on the Management Liability Portfolio statement of fact "You have been trading for at least two years" has been deleted and amended to read "You have been trading for at least 12 months".

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company Registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company Registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company Registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

POLICY SCHEDULE

Policy Number: HU PIB 9159835 (HU PIB9423377)



COMPLAINTS PROCESS

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox Customer Relations either in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR

or by telephone on 0800 116 4627 or 01904 681 198 or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.

Jelf | Insurance Brokers

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Orlando Refrigeration & Air Conditioning Ltd
83 High Street
Hemel Hempstead
HP1 3AH

30th March 2017

Dear Mr Orlando

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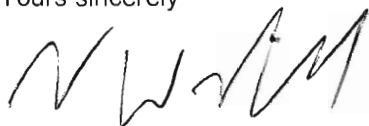
What you need to do next

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- ♦ Documents required from you
- ♦ Invoice breakdown and how to pay

Should you have any queries please do not hesitate to contact me.

Yours sincerely



Neil Williams Cert CII
Commercial Account Handler
Direct Dial: 01792 452813
E-mail: neil.williams@jelfgroup.com

Cover confirmation

Client name:
Orlando Refrigeration & Air
Conditioning Ltd

Your reference:
17781691

Policy type:
Zurich Excess Liability
Combined

Effective date:
01/04/2017

Insurer:
Zurich Insurance plc

Policy number:
XL101257

**Current payment
method:**
Payment in full

**Jelf Insurance Brokers, Unit
1 Ground Floor Rotunda,
Langdon House, Swansea,
SA1 8QY**

Tel: 01792 456643



Documents included

Please read through the documents to ensure that the cover provided meets your requirements. It is important to be aware of warranties, conditions and exclusions.

If you are unclear about anything in the policy or if the cover does not meet your requirements, please let me know.

It will be my understanding that the cover meets with your approval unless you advise to the contrary.

Documents required from you

Cover is being held based on the Statement of Fact and Market Presentation included with my previous correspondence.

How to make a claim

It is vital that you inform us as your brokers of any losses that you suffer promptly, so that we may notify your Insurers of the incident.

Most Insurers make it a policy condition that they are advised of all incidents within a certain amount of time of the incident occurring, and failure to notify the Insurer within that timescale may invalidate your policy. Additionally, it is a policy condition that certain claims e.g. theft or malicious acts must be reported to the Police and a Police incident reference obtained.

Please check your policy, or contact me, for full details.

Your invoice breakdown

Your price includes:

Insurance premium	£	395.55
Policy fee levied by Zurich Insurance plc	£	0.00
Administration fee	£	0.00
Commission fee	£	0.00
VAT applicable to all or part of the total premium @ 0.00%	£	0.00
Government Insurance Premium Tax @ 10.00%	£	39.56




The total payment due for your policy is: £ **435.11**

Please note: in the 2016 Budget, the Chancellor confirmed an increase in the standard rate of Insurance Premium Tax to 10%. This increase affects all policies issued or renewed after 1st October 2016

At any time, you can request information on any remuneration Jelf may have received when arranging your insurance.

How to pay

Payment options

	Account number: 13419347 Sort code: 20-13-42 Please quote Your Reference: 17781691 when making payment.
Card Payments 	Credit card payments are subject to a 2% charge (minimum charge of £1). Please call me to provide your card details. Unfortunately, Jelf is not able to take American Express payments.
	Payment by direct debit may also be available – please ask me for details.
Cheque	Please make cheques payable to Jelf Insurance Brokers Ltd and quote Your Reference: 17781691 on the back.



Excess of Loss New Business Schedule

Policyholder	Orlando Refrigeration & Air Conditioning Ltd
Policy reference	XL101257
Broker name	Jelf Insurance Brokers Ltd
Period of insurance from	01/04/2017
Period of insurance to	31/03/2018
Policy form reference	ZCX349

This schedule forms part of **your** insurance policy.

Your premium		
Premium (excluding Insurance Premium Tax at current HMRC rate)	Insurance Premium Tax at current HMRC rate	Total Premium (including Insurance Premium Tax at current HMRC rate)
£395.55	£39.56	£435.11

Correspondence address

Address	83 High Street
	Hemel Hempstead
	Hertfordshire
	United Kingdom
Postcode	HP1 3AH

Excess Public and Products Liability

LIMITS OF INDEMNITY	LIMIT(S) OF INDEMNITY	UNDERLYING LIMIT(S) OF INDEMNITY
a) All claims arising in respect of which there is an aggregate limit in the underlying policy(ies)	£5,000,000 in excess of the underlying limit of indemnity during any period of insurance	£5,000,000
b) Any other claim or series of claims arising from the same cause	£5,000,000 in excess of the underlying limit of indemnity	£5,000,000

Primary policy details

Policy Number: TBC

Primary Insurer(s): Hiscox Insurance Co Ltd.

Underlying Limit of Indemnity: £5,000,000

Endorsements and Subjectivities Wording(s)

No endorsements or subjectivities applicable.

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.



Excess of Loss New Business Statement of Facts

Policyholder	Orlando Refrigeration & Air Conditioning Ltd
Policy reference	XL101257
Broker name	Jelf Insurance Brokers Ltd
Period of insurance from	01/04/2017
Period of insurance to	31/03/2018

IMPORTANT – Please read the following information carefully

This statement of facts forms part of **your** insurance policy.

You must make a fair presentation of the risk to **us** at inception, renewal and variation of **your** policy. This means that **you** must tell **us** about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that **you** must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If **you** have any doubt about facts considered material, it is in **your** interest to disclose them to **us**.

Please check that all of the information recorded in this document is correct. If there are any inaccuracies or omissions please inform **us** immediately. Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

Correspondence address

Address	83 High Street
	Hemel Hempstead
	Hertfordshire
	United Kingdom
Postcode	HP1 3AH

The Business

Trade	Air Conditioning Installation
Status of entity	Limited
Business description	Gas, Plumbing, Heating and Ventilation Contractors Design, Installation, Service and Maintenance of Boilers, Refrigeration, Air Conditioning and Ventilation Plants, and Central Heating / Central Building Control Systems.
Year business established	2015
Estimated turnover (next 12 months)	£550,000
Overseas exposure	
Percentage of total gross fees/turnover (EU excluding UK)	0%
Percentage of total gross fees/turnover (USA/Canada)	0%
Percentage of total gross fees/turnover (Rest of world)	0%
All employees (inc. LOSC, trainees, apprentices) paid below PAYE threshold	No
Employer PAYE No	475/um19519

Excess Public and Products Liability

Heat work away from own premises	Yes
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Claims experience

No claims in the last five years.

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FGA Firm Reference Number is 203093.



**ALL ACCIDENTS AND LOSSES MUST BE REPORTED IMMEDIATELY TO OUR CONTACT
CENTRE (UK) 0800 028 9655
IF YOU HAVE A WINDSCREEN CLAIM TELEPHONE 0800 678 1010**

Don't make life easier for thieves, always remove the keys from your vehicle and lock it when you leave it, even temporarily. Not to do so may invalidate your cover so lock it or lose it!!!

Note: For full details of the Insurance cover reference should be made to the Insurance Policy and Schedule.
ADVICE TO THIRD PARTIES: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

CERTIFICATE OF MOTOR INSURANCE

Certificate Number : FLT / 100123 / FCV / 1000720434 / 01APR18 / 3203 W 75 Unlimited

1. Any Motor Vehicle the property of the Insured or in their custody or control.

2. Name of Insured : Orlando Refrigeration & Air Conditioning Ltd

3. Effective date of the commencement of Insurance

for the purposes of the relevant law : 01/04/2017 00:01 hrs.

4. Date of expiry of Insurance : 01/04/2018 12:00 hrs.

5. Persons or classes of persons entitled to drive :

Any person who is driving on the order or with the permission of the Insured.

Provided that the person driving, as described above, holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

6. Limitations as to use :

Use for Social Domestic and Pleasure Purposes and for the business of the Insured and the Insured's employer or partner excluding use for hiring, the letting on hire, the carriage of passengers or goods for hire or reward, racing, pacemaking, use on any track, test circuit or off road activity, use in any contest, reliability or speed trial, or use in connection with the Motor Trade.

I hereby certify that the Insurance 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 Guernsey, the Island of Jersey or the Island of Alderney.

For and on behalf of :

HIGHWAY INSURANCE COMPANY LTD

Authorised Insurers

Michael Crane
LV Brentwood
PO Box 9104
BOURNEMOUTH
BH1 9DB

This insurance applies in respect of accidents or losses occurring in all member countries of the European Union, Andorra, Croatia, Iceland, Norway, Serbia and Switzerland.

Cette assurance s'applique à l'égard des accidents ou des pertes qui se produisent dans tous les pays membres de l'Union européenne, Andorre, Croatie, Islande, Norvège, Serbie et Suisse.

Diese Versicherung gilt für Unfälle oder Verluste, die in allen Mitgliedstaaten der Europäischen Union, Andorra, Kroatien, Island, Norwegen, Serbien und Schweiz.

Este seguro se aplica con respecto a los accidentes o pérdidas ocurridas en todos los países miembros de la Unión Europea, Andorra, Croacia, Islandia, Noruega, Serbia y Suiza.

L'assicurazione vale per gli infortuni o le perdite che si verificano in tutti i paesi membri dell'Unione Europea, Andorra, Croazia, Islanda, Norvegia, Svizzera e Serbia.



VEHICLE SCHEDULE

Policy No : FLT / 100123 / FCV / 1000720434 / 01APR18 / 3203 **Date of issue :** 03/04/2017

Insured : Orlando Refrigeration & Air Conditioning Ltd

Insured's Address : 83 High Street
Hemel Hempstead
SA1 8QY

Reason for Schedule Issue :
New Business

Premium £ 3,300.00
Inclusive of Insurance Premium Tax

Period : 01/04/2017 00:01 hrs. **Expiry Noon :** 01/04/2018

Occupation : Air Conditioning Installation

Vehicle Description	CC	Year	Value	Registration No.	Cover
VOLKSWAGEN TRANSPORTER T30 BI TDI	1	2011	£M/V	LG61RZW	Comprehensive
FORD TRANSIT CUSTOM 310 L1	1	2016	£M/V	KU16ETZ	Comprehensive
NISSAN NAVARA SALOMON DCI	1	2016	£M/V	ET16XBC	Comprehensive
FORD TRANSIT CUSTOM	1	2016	£M/V	KU16EUB	Comprehensive

Intermediary : Carroll & Partners Ltd

Agency Number : 385

Reference :

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria group of companies. Highway Insurance Company Limited, registered in England and Wales number 3730662, is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority register number 202972. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.



ENDORSEMENT SCHEDULE

Policy No : FLT / 100123 / FCV / 1000720434 / 01APR18 / 3203 **Date of issue :** 03/04/2017

Insured : Orlando Refrigeration & Air Conditioning Ltd

Insured's Address : 83 High Street
Hemel Hempstead
SA1 8QY

Reason for Schedule Issue :
New Business

Premium £ 3,300.00
Inclusive of Insurance Premium Tax

Period : 01/04/2017 00:01 hrs. **Expiry Noon :** 01/04/2018

Occupation : Air Conditioning Installation

Excesses, Benefits and Endorsements if applicable :

We will not pay the first amount of £250 of any claim under Section 2 (Fire and Theft) of the policy document and the first amount of £250 of any claim under Section 3 (Accidental Damage) of the policy document whilst any other permitted driver, other than those named, is in charge of the insured vehicle.

There is no limit on the amount we will pay for windscreen damage under Section 4 of the Policy.

You must pay the first £75 if you claim for Windscreen damage under this Insurance.

Excluding Driving Limitation by Age. We will not provide any cover while the Insured vehicle is in the charge of any person who is under the age of 25 unless that person is named below.

Excluding Driving Limitation by Experience. We will not provide any cover while the Insured vehicle is in the charge of any person who has not continuously held a full UK or EU driving licence for 24 months unless that person is named below. If the EU licence is vocational, and was issued outside the UK, cover only applies if the driver concerned has registered his details with DVLA.

The Underwriters shall not be liable under Section 2 of this Insurance for theft or attempted theft for Vehicle(s) valued in excess of £50,000 (Fifty Thousand Pounds) unless an approved tracking device has been fitted to the Insured Vehicle(s) in accordance with the manufacturers instructions and is in active operation at all times when the Insured Vehicle is left unattended. Proof of fitting of a tracking device to the Insured Vehicle(s) will be required prior to or in the event of a claim arising under Section 2 for theft or attempted theft. Subject otherwise to the terms, conditions and exceptions of this insurance.

Intermediary : Carroll & Partners Ltd

Agency Number : 385

Reference :

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV- Liverpool Victoria are trading styles of the Liverpool Victoria Group of Companies. Underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria group of companies. Highway Insurance Company Limited, registered in England and Wales number 3730662, is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority register number 202972. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.