

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:	P/OED/10039
Name of Policyholder:	Enviroclear Site Services Ltd
Date of commencement of insurance policy:	16 March 2020
Date of expiry of insurance policy:	15 March 2021

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 Guernsey, the Island of Jersey or the Island of Alderney or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
 - 2) the minimum amount of cover provided by this policy is no less than £5,000,000 (c)
-

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers),



The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Authorised Insurers 100.0% HCC International Insurance Company PLC

- (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 names 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.
-

Tokio Marine HCC – International Group is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London, EC3N 1RE



TOKIO MARINE
HCC



Property Policy Schedule

Welcome to RSA.

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

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RSAP9552587200

Your Details:

Policyholder: Enviroclear Site Services Limited

Policyholder's Address: Hafod Yard, Hafod Industrial Estate, Hafod, Ruabon, Wrexham, LL14 6HF

Business Description: Hauliers of Liquid Waste, both Hazardous and Non-Hazardous, Industrial Cleaning including High Pressure Water Jetting, Tank Cleaning and Service and Repair of Own Vehicles.

Your Intermediary's Details:

Intermediary Name: Oamps (UK) Ltd

Address: Kings Court, 41-51 Kingston Road, Leatherhead, KT22 7SL

Intermediary number: 7438030000

Your Policy Dates:

Period of Insurance: 22 March 2020

To: 21 March 2021

Renewal Date: 22 March 2021

Your Premium Information:

Renewal Premium: £1,500.00

Insurance Premium Tax: £180.00

Total Amount Due: £1,680.00

Policy Number: RSAP9552587200
Creation date: 27/01/2020 - 08:24:48

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and malicious persons | 9. Subsidence |
| 4. Storm or flood | 10. Any other accident |
| 5. Escape of water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

If there are any additional Policy-level Clauses applicable, these are shown below

Property Damage Insurance

The Premises: Hafod Yard, Hafod Industrial Estate, Hafod, Wrexham, LL14 6HF

Occupation: Office and Vehicle Storage

Property Insured

Item	Sum Insured
Buildings	£57,500 (£50,000)
General Contents	£ (£)
Own Computer Equipment	£19,550 (£17,000)
Stock	Not Insured
Rent	Not Insured
Total sum insured	<u>£77,050</u>

Covers not insured:

- 7. Sprinkler leakage
- 11. Glass

Business Interruption Insurance

Item applicable at this Premises: Additional Cost of Working

Maximum Indemnity Period: 12 months

Covers not insured:

- 7.Sprinkler leakage

The Premises: Unit 1, Redwither Road, Wrexham, LL13 9RD

Occupation: Storage of Tools, Machinery, Workshop and Offices

Property Insured

Item	Sum Insured
Buildings	Not Insured
General Contents	£31,857 (£27,702)
Employees Tools	£92,000 (£80,000)
Stock	Not Insured
Rent	Not Insured
Total sum insured	<u>£123,857</u>

Covers not insured:

- 4. Storm or flood
- 7. Sprinkler leakage
- 10. Any other accident
- 11. Glass

Business Interruption Insurance

Item applicable at this Premises: Additional Cost of Working
Maximum Indemnity Period: 12 months

Covers not insured:

- 4.Storm or flood
- 7.Sprinkler leakage
- 10.Any other accident

Other items applicable to Property Damage Insurance

Item	Sum Insured
Debris removal	£100,000

Specified Items: 'All Risks'

Property Insured

Item	Situation	Sum Insured	Policyholder's Contribution
Stock of Fuel & Fuel Tanks	Insured's Premises only	£1,600	£250

If there are any additional Clauses applicable to Property Damage Insurance, these are shown below

Amendment to Extension 6 – Clearance of Drains

This clause applies to the Property Damage Insurance section of this Policy

The Limit of Liability is increased from £25,000 to £25,000

Debris Removal Costs

This clause applies to the Property Damage Insurance section of this Policy

The insurance in respect of the cost of removing debris is deleted and replaced as follows

The insurance by this item in the Schedule is restricted to the costs and expenses necessarily incurred by the Policyholder with the consent of the Company in removing debris dismantling demolishing shoring up and propping portions of the property following Damage to the Buildings General Contents or Stock items of this insurance but excluding any costs or expenses

- 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
- 2) arising from pollution or contamination of property not insured by this Policy

Flood Cover - Exclusion

Cover 4 of the Property Damage Insurance section of this Policy is deleted and replaced as follows

Storm excluding

A) Damage caused by

- 1) the escape of water from the normal confines of any natural or artificial water course (other than water tanks apparatus or pipes) or lake reservoir canal or dam
- 2) inundation from the sea whether resulting from storm or otherwise
- 3) or attributable solely to change in the water table level

5) frost subsidence ground heave or landslip

B) Damage to fences gates and moveable property in the open

This clause applies to the following Premises

Unit 1, Redwither Road, Wrexham, LL13 9RD

Accidental Damage/Any other Accident

It is hereby noted that this cover is reinstated on this policy and is insured

Application of Policyholder's Contribution to Property Insured on a Specified Items: "All Risks" Basis

If following any one loss for Damage to multiple items of Property Insured on a Specified items: "All Risks" basis the maximum Policyholder's Contribution deducted shall be the highest Policyholder's Contribution applicable to any single specified item which has suffered Damage

Minimum Standard of Security - Condition Precedent

This clause applies to the Property Damage Insurance, Business Interruption Insurance and Money Insurance sections of this Policy if insured

It is a condition precedent to any liability of the Company in respect of Damage by Theft under:

- 1) Property Damage Cover 8 A)i) - entry to or exit from that part of the Building occupied by the Policyholder for the purpose of the Business by forcible and violent means,
- 2) Money Item 1 B) - Money in the Policyholders Premises out of Working Hours,

that the Policyholder shall have implemented the following security measures with effect from :

- A) The Final Exit Door of the premises be secured by one of the following:
 - 1) A five lever mortice deadlock conforming to BS 3621 or to BS EN 12209 minimum Grade 4 standard,
 - 2) A cylinder operated mortice deadlock conforming to BS EN 1303 minimum Grade 4 standard,
 - 3) A multi-point locking system conforming to PAS 3621 standard
- B) All other external doors and all internal doors giving access to any part of the buildings not occupied by the Policyholder for the purpose of the Business be fitted with either
 - 1) a mortice deadlock with matching boxed striking plate as specified in A) aboveor
 - 2) two key - operated security bolts for doors one fitted approximately 30cm from the top of the door and the other 30cm from the bottom
- C) All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies or down pipes be fitted with key-operated window locks

This requirement does not apply to window/skylights which are protected by solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from the Company and is stated on the Schedule

Any door or window officially designated a fire exit by the fire authority is excluded from these requirements

- D) Each item of Contents with an individual replacement value of £ or greater must be secured in locked cupboards, cabinets or security containers and the keys to which removed from the Premises whenever the Premises are left unattended.

Business Interruption Insurance

Item	Sum Insured
------	-------------

The total sum insured for Business Interruption Insurance is deemed to be the total of the Sums Insured stated above.

If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below

Additional Cost of Working

This clause applies to the Business Interruption Insurance section of this Policy

(A) The Insurance Provided shall now read as follows:

The insurance under this item is limited to Additional Cost of Working and the amount payable as indemnity shall be the additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the Business during the Indemnity Period in consequence of the Damage

(B) The Extensions and Special Provisions to this insurance are not operative

Additional Cost of Working

This clause applies to the Business Interruption Insurance section of this policy

The sum insured in respect of Additional Cost of Working is £25000 and the Maximum Indemnity Period is 12 Months

Property Damage and Business Interruption Insurance

Policyholder's Contribution

Cover (if insured)	Policyholder's Contribution
9. Subsidence All other Covers	£1,000 £500
Money Insurance	Not Insured
Terrorism Insurance	Not Insured



CONTRACTORS PLANT POLICY

SCHEDULE

Policy Number FK842768	Date Issued 10/03/2020	Branch Croydon	Our Ref Zurich Engineering
----------------------------------	----------------------------------	--------------------------	--------------------------------------

The Insured
Enviroclear Site Services Limited

The Agent
Oamps (UK) Ltd Chemical Ins Scheme

The Insured's Postal Address
Hafod Yard
Hafod Road
Ruabon ,Wrexham
LL14 6HF

Period of Insurance: From 12.00 hrs 16-Mar-20 to 12.00 hrs 16-Mar-21
and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Company agrees to accept such premium.

Renewal Date: 16-Mar-21

Current Annual Premium: £8,064.00 including insurance premium tax at 12.0%

Minimum Retained Premium: £6,048.00 including insurance premium tax at 12.0%

RENEWAL PREMIUM :	£7,200.00
Insurance Premium Tax at 12.0%	£864.00
Total Amount Due	£8,064.00

Policy Form Ref. ZCYB423LC

CONTINUED OVERLEAF

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

CONTRACTORS PLANT POLICY
SCHEDULE
Policy Number
 FK842768

Date Issued
 10/03/2020

Continuation
 Page 1

Insured Property	Section	Sum Insured
Owned Plant	1	£88,000 any one occurrence
Employers Tools	1	£10,000 - £5000 per employee
Hired-In Plant	2a)	£100,000 any one occurrence
	b)	£15,000 any one occurrence
	Indemnity Period	3 months

Excess

In the case of Theft and/or Malicious damage the first £2,500

In the case of all other loss or damage the first £2,500

In the case of Tools, the first £1000

Additional Clauses Applicable

Application of Housekeeping wording: Housekeeping – Condition Precedent

You must ensure that the Property Insured is:

- a) not used to handle or process material in the vicinity of a fire
- b) cleaned of all debris and oil and fuel accumulations in the engine compartment at the end of each shift
- c) in respect of the plant insured under this policy they are left at least 15 metres away from any other item or pile of rubbish at the end of the working day
- d) observed by the operator for at least 30 minutes after use until cool
- e) steam cleaned or cleaned by high pressure water hose in the engine compartment, brake, fuel and oil tank compartments at least once per month
- f) not left unattended on top of rubbish piles

Application of new HIP Definition: Hired-in-Plant

Mobile contractors' plant hired-in by the Insured but not on hire purchase or free loan to the Insured comprising all types of mobile contractors' plant but excluding installed or non-self propelled waste processing equipment within buildings and any other non-self propelled equipment and self propelled crushers or screens specifically designed for the processing of waste unless agreed by the Company and detailed in the schedule

HIP Definition: Hired-in-Plant

Mobile contractors' plant hired-in by the Insured but not on hire purchase or free loan to the Insured comprising all types of mobile contractors' plant but excluding installed or non-self propelled waste processing equipment within buildings and any other non-self propelled equipment and self propelled crushers or screens specifically designed for the

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.

CONTRACTORS PLANT POLICY

SCHEDULE**Policy Number**
FK842768**Date Issued**
10/03/2020**Continuation**
Page 2

processing of waste unless agreed by the Company and detailed in the schedule

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