

Certificate of Motor Insurance

Certificate Number: MV23Z0037334

1. Description of vehicle

Any motor vehicle the property of or on hire or loan or leased to the Policyholder

2. Name of the policyholder

Enviroclear Site Services Ltd

3. Effective date of the commencement of insurance for the purpose of the relevant law:

00:00 Hours 16th March 2020

4. Date of expiry of insurance

15th March 2021

5. Persons or classes of person entitled to drive:

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified for holding or obtaining such a licence

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

6. Limitations as to use:

Use for social domestic and pleasure purposes.
Use in connection with the Policyholder's business.

The Policy does not cover:-

1. Use while the vehicle is let on hire.
2. Use for the carriage of passengers for reward.
3. Use for racing pacemaking reliability trials competitions rallies or trials.
4. Use whilst drawing a greater number of trailers in all than is permitted by Law.
5. Use in connection with the motor trade

For Zurich Insurance plc
Authorised Insurers



Vibhu Sharma,
Chief Executive Officer of Zurich Insurance plc, UK Branch

We hereby certify that 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 and the island of Alderney. **Note:** For full details of the insurance cover reference should be made to the Policy.

Advice to Third Parties: We hereby certify that 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 and the island of Alderney.

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of

- a) any other member country of the European Union;
- b) Iceland, Norway and Switzerland.

La police à laquelle ce certificat d'assurance automobile est applicable, inclut également les exigences obligatoires en matière d'assurance automobile

- a) des autres pays membres de la Union Européenne;
- b) l'Islande, la Norvège et la Suisse.

Die Police, auf welche sich dieser Kraftfahrzeugversicherungsschein bezieht, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung

- a) aller anderen Mitgliedsstaaten der Europäischen Union;

Instructions in the event of an accident

You should

1. take names and addresses of all witnesses;
2. report the accident to the office issuing this Certificate (see overleaf) or if this is not practicable, to the nearest office (see Telephone Directory) quoting the Certificate Number;

La polizza comprovata dal presente certificato di Assicurazione Automobilistica si estende ad includere l'assicurazione automobilistica obbligatoria:

- a) di qualsiasi altro paese membro della Unione Europea;
- b) dell'Islanda, della Norvegia et la Svizzera.

La póliza aplicable a este Certificado de Seguro de Automóvil se extiende para incluir los requerimientos de seguro de automóvil obligatorios en:

- a) Cualquier otro país miembro de la Union Europea;
- b) Islandia, Noruega y Suiza.

3. If your policy is comprehensive put us in touch with your garage; if your vehicle is in use tell us when and where you intend taking it for repair;

4. send all communications you receive relating to claims or proceedings against you, unanswered, to the office with which you normally deal quoting, if known, the claims reference.

IMPORTANT

The Law requires:

1. unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the driver must report it to the Police as soon as possible and in any case within 24 hours;
2. if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).

You should not

1. admit any liability;
2. negotiate or make any agreement with anyone regarding your responsibility for the accident;
3. make or offer any payment whatsoever to any Third Party, if in doubt – consult us;
4. repudiate a claim without our agreement; this may result in Court Action against you by the other party

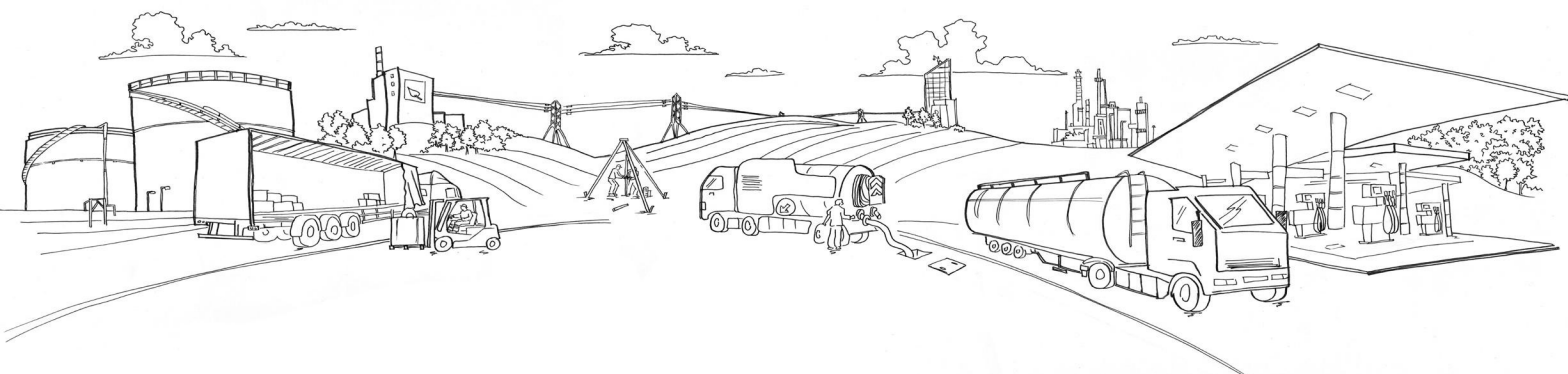


POLICY SCHEDULE

MOTOR

INSURED NAME - Enviroclear Site Services Ltd

BROKER NAME - OAMPS Hazardous Industries



POLICY SCHEDULE

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, endorsements and excesses but others may apply and will 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.

It is understood and agreed that the Underwriters liability shall not exceed the limits of liability expressed in the Policy Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

Fair Presentation of the Risk

This quotation is provided on the understanding that all material facts have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.

If you do not comply with the above and any such non-disclosure or misrepresentation by you is:

- a) proven by us to be deliberate or reckless we may:
 - i) avoid the policy which means that we will treat it as if it had never existed and refuse all claims, in which case we will not return the premium paid by you; and
 - ii) recover from you any amount we have already paid for any claims including costs or expenses we have incurred.
- b) not deliberate or reckless, the policy may be affected in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
 - i) if we would not have provided you with any cover we will have the option to:
 - 1) avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
 - 2) recover from you any amount we have already paid for any claims including costs or expenses we have incurred
 - ii) if we would have applied different terms to the cover we will have the option to treat the policy as if those different terms apply. We may recover any payments made by us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
 - iii) if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

A "material fact" would be a circumstance or representation that would influence our judgement in determining whether to take the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.

Where: (i) there has been a failure to comply with a term (express or implied) of this Policy, other than a term which defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if You show that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

If You breach any warranty in this Policy, the Insurer's liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The Insurer will have no liability to You for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended

POLICY SCHEDULE

Identity of Insurers

The coverage under this Policy unless otherwise stated in the Policy Wording is Provided by the following;

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 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 on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093

POLICY SCHEDULE

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

Statement of Fact (Ref: PENHH/MTRUK/01102016/SoF)

Policy Wording (Ref: PENHH/MTRUK/25052018)

Insured:	Enviroclear Site Services Ltd	
Correspondence Address:	Hafod Yard 1 & 2 Hafod Industrial Estate Hafod Road	
Town:	Ruabon	
Postcode:	LL14 6HF	
County:	Wrexham	
Country:	United Kingdom	
Policy Number:	MV23Z0037334	
Period of Insurance:	From:	16 March 2020
	To:	15 March 2021
Business Description:	Waste Management, Waste Haulage, Industrial Cleaning, Pressure Jetting, Internal and External Tank Cleaning, Drain Jetting and Repairs, Operation of Licensed Waste Transfer Station, Repairs and Servicing of Own Vehicles and Property Owners	
Reason for Issue:	Renewal	
Pen Reference:	P/MFC/10452	

Premium	£182,276.57
Insurance Premium Tax	£21,873.19
TOTAL	£204,149.76

EXTENT OF COVER

Section of Cover	Limit of Indemnity
Section 4 Liability to Third Parties	<p>Damage to property caused by</p> <ul style="list-style-type: none"> • Car £50,000,000 • Motorcycle £50,000,000 • Commercial Vehicle £10,000,000 • any other motor vehicle £10,000,000 <p>Inclusive of Costs and Expenses which will not exceed £5,000,000</p> <ul style="list-style-type: none"> • any claim from terrorism £5,000,000 <p>4.1 Corporate Manslaughter £5,000,000</p> <p>4.3 Environmental Statutory Liability £1,000,000</p> <p>Provided always that we will not be liable to pay more than one of the above limits in respect of any one claim or number of claims arising out of one Event or in respect of 4.3 more than the above limit in the aggregate during any one period of insurance.</p>
Section 5 Damage to Vehicles	<p>Vehicle bearing a trade plate £25,000</p> <p>5.3 Hire of Replacement Vehicle</p> <ul style="list-style-type: none"> • Car £1,000 • Commercial Vehicle £2,500 <p>5.4a) New Vehicle Replacement 50%</p> <p>5.7 Residual Value – Trade Plates £5,000</p> <p>5.10 Theft of Keys £1,000</p>
Section 6 – Goods in Transit	Not Insured
Section 7 - Personal Effects	£100 – Maximum Each Claim
Section 8 - Medical Expenses	£100 – Maximum Each Claim for Each Person Injured
Section 9 – Personal Accident	£10,000 Any One Driver / £250,000 Any One Event
Section 10 – Legal Expenses	£100,000 - Any One Incident

Vehicle type	Cover Basis
Private Cars	Comprehensive
Commercial Vehicles	Comprehensive
Trailers	Comprehensive

Note that where differing levels of cover apply to vehicles of the same type, the highest level of cover is shown above.

General Excesses			
Vehicle Type	Excess Type	Excess Each Vehicle	Maximum Excess Each Event
ALL Vehicles	Young/Inexperienced Driver	If Driver(s) Under 21 - £500	N/A
		If Driver(s) Under 25 - £250	N/A
		Over 25 and Inexperienced - £100	N/A
Private Cars	Accidental Damage	£1,000	£4,000
	Fire	£1,000	£4,000
	Theft	£1,000	£4,000
	Windscreen	£250	£1,000
Commercial Vehicles	Accidental Damage	£1,000	£4,000
	Fire	£1,000	£4,000
	Theft	£1,000	£4,000
	Windscreen	£250	£1,000
	Spillage and Crossover	£1,000	£4,000

The above Excess Each Vehicle will be applied to each vehicle, including incidents involving more than one vehicle, subject to a Maximum Excess Each Event of four times the Excess Each Vehicle as noted above.

Schedule of Vehicles - Unspecified		
Vehicle Description	Cover	Number of Vehicles
Car	Comprehensive	9
CV - up to 3.5	Comprehensive	16
CV - up to 7.5	Comprehensive	1
CV - up to 18	Comprehensive	3
CV - up to 26	Comprehensive	3
CV - up to 32	Comprehensive	16
CV - up to 44	Third Party Fire And Theft	1
CV - up to 44	Laid Up - Fire & Theft	1
CV - up to 44	Comprehensive	20
Trailer	Comprehensive	21

POLICY ENDORSEMENTS

Policy Endorsements	
P018	Differing covers
P020	Claims Performance Adjustment
P021	2 Year Rate Agreement Wording
PEN0004MFC	Half Yearly Declaration
PEN0006MFC	Product Exclusion
PEN0021MFC	Theft Cover Security Contingent (Specified Vehicles)
S013	Increased Excess Specified Vehicles
S017	Detached trailers at secure premises

P018 - Differing covers

In respect of any vehicle details of which are specified in correspondence between us and you the extent of cover applicable is Third Party, Fire & Theft.

P020 - Claims Performance Adjustment

Special Definitions

Claims Cost

The total sum paid and outstanding for all claims in the aggregate occurring during the Period of Insurance.

Premium Paid

The total premium paid including any adjustments corresponding to the period specified above.

Loss Ratio

The relationship that the Claims Cost bears to the Premium Paid in the same period, calculated to the nearest 1% (one per cent). The Loss Ratio will be calculated 6 months after expiry of the Period of Insurance.

Adjustment

The Loss Ratio will be used to calculate the percentage of the Premium Paid in the expiring Period of Insurance to be used as an adjustment to the subsequent renewal premium in accordance with the following table. Any adjustment will only apply if the policy has been renewed with us.

Loss Ratio

Loss Ratio	Adjustment
Less than 20%	10.00%
20-29%	7.50%
30-39%	5.00%
40-49%	2.50%

P021 - 2 Year Rate Agreement Wording

Period of Agreement: 16th March 2020 to 15th March 2022

First Annual Renewal Date: 16th March 2021

Review Date: 16th February 2021

Cut off Date: 16th January 2021

You having undertaken to maintain this Policy in force for the Period of Agreement, we agree to calculate the premium at the Annual Renewal Date on applicable exposures at that date at the rates applying at the commencement of the Period of Agreement if the ratio of claims to premium for the period (Renewal date to Cut off date) is below 60% at Review date for the first term to which the Period of Agreement applies, subject to the following Special Provisions:

We reserve the right to adjust the premium rates, terms or conditions or restrict or vary the cover or terminate or renegotiate this Agreement if there are:

- a) material acquisitions or disposals of vehicles or businesses
- b) material changes in your business
- c) material changes in
 - i. legislation

ii. the interpretation of any legislation by
-any court tribunal or arbitrator
-any government or regulatory body or Ombudsman which has a material effect on the scope of cover or indemnity provided by this Policy
d) changes in the availability or costs to us of reinsurance protection
It is agreed that any imposition of or increase in insurance Premium Tax will be borne by you
All other terms, conditions, exclusions and provisions in the Policy continue to apply.
Payment of the first premium under this Agreement shall be deemed acceptance by you of the terms thereof.

PEN0004MFC - Half Yearly Declaration

The following condition is added to Section 13 - General Conditions
The Insured Person is obliged to notify this office of any changes to Vehicles and Trailers on a half yearly basis. Failure to do so may reduce cover on any undisclosed Vehicles and Trailers to third party only at the discretion of the Insurer

PEN0006MFC - Product Exclusion

The Insurer shall not be liable for death, bodily injury, loss or damage caused by any motor Vehicle whilst such Vehicle is carrying Radioactives (Class 7) and/or Explosives (Class 1)

PEN0021MFC - Theft Cover Security Contingent (Specified Vehicles)

In respect of vehicle(s) valued at £250,000 and above, section 5 will exclude theft or attempted theft unless at the time of Damage, the Vehicle is fitted with an operative vehicle tracking device as specified to Us.

S013 - Increased Excess Specified Vehicles

In respect of damage to vehicle(s) valued at £400,000 and above you will be liable to pay or refund to us an Excess in the amount of £4,000 in respect of any payment under the Own Damage section of the Policy. The above amount is additional to any other Excess which applies.

In respect of damage to vehicle(s) valued at £250,000 and above you will be liable to pay or refund to us an Excess in the amount of £2,500 in respect of any payment under the Own Damage section of the Policy. The above amount is additional to any other Excess which applies.

S017 - Detached trailers at secure premises

The cover applicable to the vehicle applies to any trailer as if it was a vehicle while detached from the vehicle and not attached to any other motor vehicle at premises agreed with us.

We will not be liable for:

- a) any liability if a trailer is being towed otherwise than in accordance with the law
 - b) damage to property being carried in or on a trailer
 - c) any amount exceeding £100,000 in respect any one trailer which has not been declared to us by identification mark.
- You will take all reasonable steps to safeguard the trailer from damage.

HOW TO MAKE A CLAIM

How To Make A Claim

You can notify Your claim in any of the following ways paying particular attention to the important claims conditions within the Policy Conditions Section and the other Sections of the Policy:

- For spillage and crossovers claims, at any time of the day or night, please contact:

OHES – emergency Environmental Response team – Tel. **0800 757576**

- For windscreen claims, please contact:

National Windscreens – Tel. **0845 071 2112**

- For all other claims, within business hours, please contact:

Pen Underwriting
Kings Court
41-51 Kingston Road
Leatherhead
KT22 7SL

Tel – **01372 869700**

Business Hours – 9.00am – 5.00pm (Monday – Friday)

Fraudulent Claims

If You make a fraudulent claim under this Policy the Insurers shall not be liable to pay You any sums in respect of the fraudulent claim. The Insurers may recover from You any sums that the Insurers have already paid to You in respect of the fraudulent claim. The Insurers may by notice to You treat this Policy as terminated with effect from the date of Your fraudulent act.

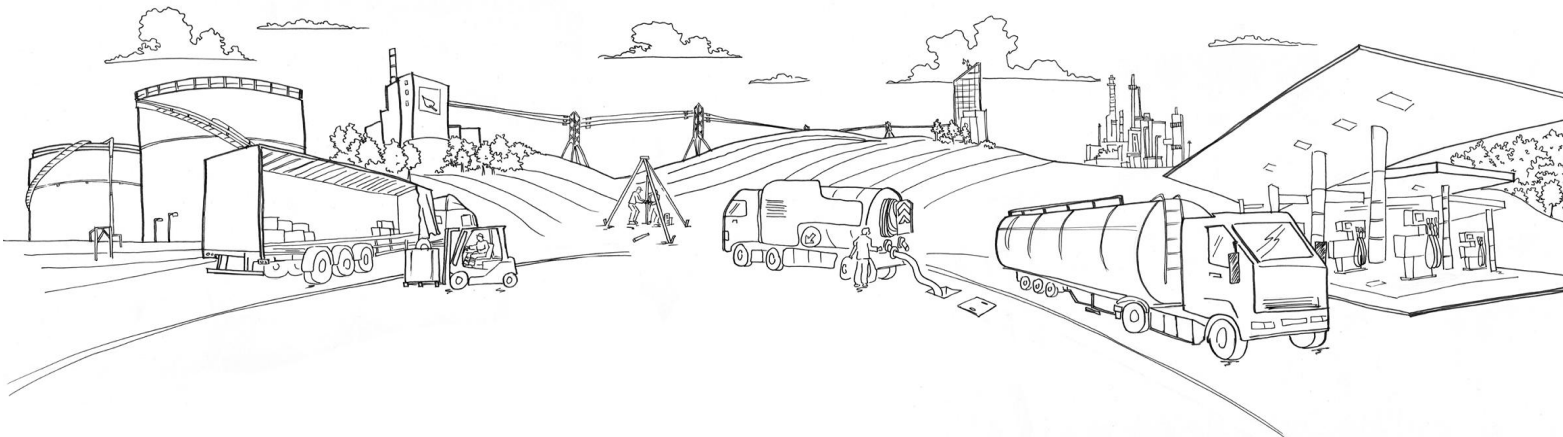


POLICY SCHEDULE

FREIGHT

INSURED NAME – Enviroclear Site Services Ltd

BROKER NAME – OAMPS Hazardous Industries



SCHEDULE

The details of the insurances in this Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured, endorsements and excesses but others may apply and will 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.

It is understood and agreed that the Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

Fair Presentation of Risk

You are required to make a fair presentation of the risk to Insurers. If You breach your duty to provide a fair presentation and any such breach was deliberate or reckless, Insurers may regard the Policy as void and are not required to return any paid Premium to You. If the breach was not deliberate or reckless, Insurers' remedy shall depend upon what Insurers would have done if You had complied with the duty of fair presentation:

1. Insurers may regard the Policy as void if Insurers would not have entered into the Policy on any terms in the absence of the breach. In this case, the Insurers must return the premium paid.
2. If the Insurers would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy is to be treated as if those different terms applied from the outset, if the Insurer so requires.
3. If the Insurers would have entered into the Policy but would have charged a higher premium the Insurers may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

Where: (i) there has been a failure to comply with a term (express or implied) of this Policy, other than a term which defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the Insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if You show that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

If You breach any warranty in this Policy, the Insurer's liability under the Policy shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The Insurer will have no liability to You for any loss which occurs, or which is attributable to something happening, during the period when the Insurer's liability is suspended.

Identity of Insurers

The coverage under this Policy unless otherwise stated in the Policy Wording is Provided by the following;

Royal & Sun Alliance Insurance plc

FCA Firm Reference Number - 202323

Company Registration Number - 93792

Registered Office Address - St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Your insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check the regulatory status of the firm on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768

SCHEDULE

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

Statement of Facts and the Policy Document

Insured:	Enviroclear Site Services Limited	
Correspondence Address:	Hafod Yard 1 & 2	
	Hafod Industrial Estate	
	Hafod Road	
	Johnstown	
Postcode:	LL14 6HF	
Policy Number:	P/GTD/10099	Effective Date: 16/03/2020
Period of Insurance: <i>(both dates inclusive Local Standard Time)</i>	From: 16/03/2020	
	To: 15/03/2021	
Renewal Date:	16/03/2021	
Reason for Issue:	Renewal	

Sections

Section Insured

Section 1 Freight Liability and Extensions
 Section 2 Insured Trailers
 Section 3 Errors & Omissions

Insured
 Not Insured
 Not Insured

Premium	£405.10
Insurance Premium Tax	£48.61
TOTAL	£453.71

POLICY ENDORSEMENTS

Insured Services		Geographical Limits	Insured Contracts and Insured Conventions	
Road Transport	Covered	The British Isles	RHA 2009	Not Covered
			BIFA 2005A	Not Covered
			Other contracts	Not Covered
			Full responsibility	Covered
			CMR	Not Covered
			CMR – By Contract	Not Covered
Rail Transport	Not Covered			
Air Transport	Not Covered			
Sea Transport	Not Covered			
Warehousing	Not Covered	The British Isles	RHA – Storage 2009	Not Covered
			BIFA 2005A	Not Covered
			UKWA 2014	Not Covered
			Other Contracts	Not Covered
Other Services	Not Covered			

POLICY ENDORSEMENTS

Policy Endorsements

The Excess is	£250
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The Policy Limit, Section Limit are and Sub-limits are as shown below unless any more specific limit is shown in the policy wording or any applicable endorsement.

Policy Limit	£30,000
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Section 1 Cargo liability & Extensions

Section Limit :	£30,000
Sub-Limit :	
other than as below	£30,000
any one Vehicle	£-
any one Vehicle for Full Responsibility	£30,000
any one Conveyance	£-
for Warehousing	£-

Section 2 Insured Trailers

Not Insured

Section Limit :	£-
Sub-Limit :	
Any one Insured Trailer	£-

Section 3 Errors & omissions

Not Insured

Section Limit in the aggregate:	£-
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POLICY ENDORSEMENTS	
PEN700A	Premium Adjustment

Pen700A Premium Adjustment

The premium for the Period of Insurance 07/12/2018 to 16/03/2020 is adjustable in accordance with General Condition 8 and has been calculated at a rate of £0.135% on Your estimated Turnover of £300,000
The minimum premium for the period is £405.10

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HOW TO MAKE A CLAIM

How To Make a Claim

You can notify Your claim in any of the following ways paying particular attention to the important claims conditions within the Policy Conditions Section and the other Sections of the Policy:

- For spillage and crossover claims, at any time of the day or night, please contact :

OHES – emergency Environmental Response team – Tel. **0800 757576**

- For all other claims, within business hours, please contact :

Pen Underwriting
Kings Court
41-51 Kingston Road
Leatherhead
KT22 7SL

Tel: **01372 869700**

Business Hours – 9.00am – 5.00pm (Monday – Friday)

Fraudulent Claims

If You make a fraudulent claim under this Policy the Insurers shall not be liable to pay You any sums in respect of the fraudulent claim. The Insurers may recover from You any sums that the Insurers have already paid to You in respect of the fraudulent claim. The Insurers may by notice to You treat this Policy as terminated with effect from the date of Your fraudulent act and return all premiums paid (previous valid claims are unaffected).