

Brief Summary of Insurance: Tradebe Environmental Services Limited

Period of Insurance: 31st December 2017 – 30th December 2018

Date of issue: 03 January 2018

This is a summary and cannot contain full policy details without defeating its purpose. Please refer to the policies themselves for full terms and conditions, or refer to your Service Team if in any doubt.

Type of Insurance	Insurer/Policy No.	Description of Cover	Limits / Benefits
Property Damage and Business Interruption 31 st December 2017 - 31 st December 2018 (Placed by Willis Spain)	Royal Sun Alliance SP040-000428	All Risks of Physical loss or damage and consequential loss arising therefrom. The Master policy, insured in Spain, gives Freedom of Services coverage to all locations in the UK.	EUR 50,000,000 Property Damage and Business Interruption combined per Occurrence and Annual Aggregate
General Liability 31 st December 2017 – 31 st December 2018 (Placed by Willis Spain)	XL Insurance Company Plc ES00010431LI18A	The Company subject to the provisions of this Policy will indemnify the Insured against legal liability for compensation and Additional Payments in respect of: 1. Personal Injury 2. Property Damage caused by Occurrence happening within the Territorial Limits in connection with the Business. (NB. Global Policy provides excess coverage)	Public Liability GBP 3,000,000 per Occurrence Pollution Liability and Products Liability GBP 6,000,000 in any one Period of Insurance (NB. Excess cover procured in Spain) (Excess coverage to EUR 15m any one claim and to EUR 30m in aggregate in Spain.)
Environmental Impairment Liability 1 st January 2018- 31 st December 2018 (Placed by Willis Spain)	Chubb European Group Ltd ESENV225712	Global cover which includes Dinnington and Fawley sites. Indemnity in respect of legal liability for third party bodily injury and/or property damage caused by Pollution Conditions in, or under the Insured Property including Clean Up Costs as more fully described in the policy wording. The Master policy, insured in Spain, with CHUBB (policy number ESENV225712.) gives Freedom of Services coverage to all locations in the UK. With a EUR 10,000,000 Stop Limit with a GBP 1,000,000 deductible.	Limit of Liability for any one pollution condition: GBP 1,000,000 UK policy Limit of Liability for any one pollution condition: EUR 10,000,000 Master policy issued in Spain
Motor Fleet 31 st December 2017 – 30 th December 2018	QBE Y108883FLT0117A	Comprehensive in respect of Cars/Commercial Vehicles/Trailers whilst attached to the Insured Vehicle or temporarily detached during the course of the journey. Third Party Only in respect of Special Types, excluding Third Party working risks other than as obliged by the RTA. Any person who is driving on the order or with the permission of the Policyholder. Insured's own Business Use including Hire & Reward.	UK only other than cars to European Union for holiday purposes upto 15 days duration QBE Hazardous Goods Policy terms and conditions per separate wording Third Party Property Damage Limits: GBP 20,000,000 in respect of Cars GBP 5,000,000 in respect of Commercial Vehicles' Corporate Manslaughter & Corporate Homicide Defence Costs- GBP 1,000,000 Environmental Statutory Liability GBP 1,000,000
Employers Liability 31 st December 2017 – 30 th December 2018	AIG 21641460	Indemnity for legal liability to pay compensation and claimants' costs and expenses in respect of injury sustained by an Employee arising out of and in the course of the employment or engagement of such person in connection with the Business and caused within the Territorial Limits during the Period of Insurance.	GBP 10,000,000 any one claim or series of claims against or by the insured arising out of one cause reducing to GBP 5,000,000 in respect of Offshore Activity. Legal Costs in addition.
Group Personal Accident & Travel 31 st December 2017 – 30 th December 2018	Chubb European Group Ltd 64812504	<u>Personal Accident</u> Category A Insured Persons – All Directors/Partners and Employees of the Insured resident in the United Kingdom including their accompanying Partner and/or children Operative Time – Foreign and Domestic Business Travel including Incidental Holiday. Full Operative Time definitions are defined in the Policy Wording Category B Insured Persons – All Directors/Partners of the Insured resident in the United Kingdom including their accompanying Partner and/or children Operative Time – Foreign and Domestic Holiday Travel Full Operative Time definitions are defined in the Policy Wording <u>Business Travel</u> Category A Insured Persons – All Directors/Partners and Employees of the Insured resident in the United Kingdom including their accompanying Partner and/or children Operative Time – Foreign and Domestic Business Travel including Incidental Holiday. Full Operative	Event GBP 10,000,000 Travel Disruption GBP 100,000 Any one Event Kidnap or Extortion Consultant's Costs GBP 250,000 Annual Aggregate Government Advice GBP 100,000 Any one Event Any One Multi-Engined Aeroplane GBP 25,000,000 Any Other Forms of Aerial Transport GBP 3,000,000 Any One Insured Person – Core Benefits GBP 500,000 Excluding Temporary Total Disablement and Temporary Partial Disablement Any One Insured Person – Paraplegia GBP 75,000 Payable in addition to Core Benefits Any One Insured Person – Quadriplegia GBP 150,000 Payable in addition to Core Benefits

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		<p>Time definitions are defined in the Policy Wording</p> <p>Category B Insured Persons – All Directors/Partners of the Insured resident in the United Kingdom including their accompanying Partner and/or children Operative Time – Foreign and Domestic Holiday Travel. Full Operative Time definitions are defined in the Policy Wording</p>	<p>Any one Insured Person – Hemiplegia GBP 75,000 Payable in addition to Core Benefits</p> <p>Any One Insured Person – Triplegia GBP 100,000 Payable in addition to Core Benefits</p> <p>Any One Insured Person - Simultaneous Death Benefit GBP 100,000 Payable in addition to Core Benefits</p> <p>Any One Insured Person – Temporary Total Disablement or Temporary Partial Disablement – GBP 500 per week</p> <p>Any One Insured Person – Dependent Child Benefit Up to a maximum total of 50% of the Benefit per Insured Person shown in the Personal Accident Specification for Accidental Death</p> <p>All Full Benefits are listed / contained in the Policy Wording.</p>
Engineering Inspection 31 st December 2017- 30 th December 2018	British Engineering Services	Inspection service for items of plant in accordance to statutory requirements	Not Applicable
Marine Cargo 31 st December 2017 – 30 th December 2018	Northern Marine Underwriters IPNMU15-2647	<ol style="list-style-type: none"> Cargo Domestic Inland Storage 	<p>Maximum any one Conveyance or location any one Division or Trading Company of the assured GBP 5,000,000 or equivalent in other currencies.</p> <p>Maximum any one storage location and in the aggregate for own equipment GBP 750,000 or equivalent in other currencies.</p>
Professional Indemnity 31 st December 2017 – 30 th December 2018	HCC International Insurance Company plc 31880P17	Professional Indemnity Insurance as more defined in the Contract Wording.	GBP 10,000,000 any one claim and in the aggregate including defence costs (GBP 5,000,000 with 1 reinstatement provision)
Nuclear Risks – Inutec 31 st December 2017 – 30 th December 2018	<p>Nuclear Risk Insurers (UK Nuclear Pool)</p> <ol style="list-style-type: none"> L09UK1879 M09UK1880 P09UK1881 	<ol style="list-style-type: none"> Professional Indemnity (Nuclear) Material Damage and Business Interruption Terrorism 	<ol style="list-style-type: none"> GBP 5,000,000 Sums Insured <ul style="list-style-type: none"> Contents GBP 5,200,000 Stock GBP 11,000 Computers GBP 60,000 Gross Sales GBP 7,600,000 As above

If additional cover is needed for a specific contract requirement TRADEBE will consider purchasing further insurance cover, subject to review and approval from Keith Gudgion.

Signature of Account Executive



Date: 03 January 2018