



**ENNI-SCHEME**  
**COMMERCIAL INSURANCE SERVICES**

2 September 2015

To whom it may concern,

**Our Insured: G. D. Smy Ltd**  
**Business Type: General Building and Electrical Contractor**  
**Address: Roundwood, Billet Hill, Ash, Kent, TN15 7HE**

We confirm that our client holds the following policies:

**Employers Liability** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £10 million (any one occurrence)

**Public/Products Liability** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £5 million (any one occurrence)

**Financial Loss** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £25,000

**Professional Indemnity** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £25,000

**Defective Workmanship** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £25,000

**Damage to Property being Worked on** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Limit of Indemnity is £25,000

**Contractors all Risks** – Policy Number 1639096

Insurer: Arista Insurance

Effective from 05/09/2015 to 05/09/2016

Maximum value of any one contract: £500,000

Hired in Plant £250,000

Hired in Plant (any one item)

Employees Tools £1,000

The policies are subject to the insurer's standard terms, exclusions and conditions. The above is a summary of cover details and is not to be construed as the full details of cover provided. A copy of the policy documents are available for inspection upon request. We trust that this is the information you require, but please contact us if you have any queries or require any further information.

Yours faithfully,

Stephen R. Ennis

Enni-Scheme Commercial Insurance Services, Alexandra House, Royal Pier Road, Gravesend, Kent DA12 2BD

Tel: 01474 355322 / Fax: 01474 355311 / Email: [admin@ensurance.co.uk](mailto:admin@ensurance.co.uk) / Web: [www.enni-scheme.co.uk](http://www.enni-scheme.co.uk)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 306857.

Proprietors: S. R. Ennis and K. R. Ennis

### Legal Liabilities Section

Third Party Property Damage Excess £500

Use of Heat Excess £1,000

Damage to Underground Services Excess £1,000

Financial Loss Excess £1,000 or the first 10% (whichever is the greater)

Cover	Indemnity Limit
Public / Products Liability	£5,000,000
Employers Liability	£10,000,000

### Contractors All Risks Section

Section Excess £500

Theft/Malicious Damage Excess £750

Theft/Malicious Damage Excess for Employees Tools £50

Contract Works	Limit
Turnover	£1,000,000
Maximum contract value	£500,000
Maximum contract period	12 months
Maintenance period	12 months

Own or Hired Plant	Sum Insured
Own Plant - Total value	£0
Own Plant - max any one item	£0

Hired in Plant	
Hired in plant annual charges	£2,500
Hired in property max value any one item	£250,000

Temporary Buildings	
Sum Insured - £10,000 is provided as standard, the figure shown is in addition to the standard £10,000	£0

### Employees Tools



## 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 policyholder employs persons covered by this policy).

Policy Ref.	1639096
Name of Policyholder	G D Smy Ltd
Date of Commencement of Insurance Policy	05 September 2015
Date of Expiry of Insurance Policy	04 September 2016

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 (b) northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover, provided by this policy is no less than £5,000,000(c)

signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

Chief Executive

### 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 paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note : The information below this line does not form part of the statutory certificate. Those underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary :

Name and address of issuing intermediary :

Arista Insurance Ltd, Gallery 9, One Lime Street, London, EC3M 7HA

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