



Certificate of Employers Liability Insurance

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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). In addition, in accordance with regulation 4 of the aforesaid Regulations, the policy holder must keep this certificate, or a copy thereof, for period of 40 years from the commencement date of this certificate.

Policy Number: LTV3946330

Name of Policyholder including all Subsidiary companies if applicable except any specifically excluded below: Electratest Limited

Excluded subsidiary companies: None

Date of Commencement of Insurance Policy: 2nd April 2013

Date of Expiry of Insurance Policy: 1st April 2014

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 and the Island of Alderney ; and
2. the minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of
U K Insurance Ltd.
(Authorised Insurers)

Chief Executive

Premises:	Ebenezer Hall 78 Trevethan Road Falmouth Cornwall
Postcode:	TR11 2AU
Business:	Electrical Goods Consultancy

Risk Address Endorsement and Warranties:

Endorsement B : Intruder Alarm Warranty

SECTION 2 : OFFICE CONTENTS (ALL RISKS)

DESCRIPTION	SUM INSURED
Office Contents	£ 5,679
Documents	£ 5,195
The exclusion of electronic business machines, computers and software from the definition of Office Contents is deemed to be inoperative.	£ 5,679
The computer systems record limit as defined under Office Contents is amended to	£ 5,000
Works of Art	£ 5,195
Goods in Transit	£ 5,195
Exhibition Equipment	£ 5,195
Excesses	Amount
Excess	£ 200

SECTION 3 : PUBLIC AND EMPLOYERS LIABILITIES

DESCRIPTION	INDEMNITY LIMIT
Public and Products Liability	£ 5,000,000
Employers Liability	
Indemnity Limit in respect of any one claim or series of claims against the insured arising out of any one occurrence	£ 10,000,000 inclusive of all Costs, Expenses and Solicitors Fees

SECTION 4 : LOSS OF INCOME AND INCREASED COST OF WORKING

Indemnity Period: 12 Months

DESCRIPTION	SUM INSURED
Loss of Gross Income and Increased Cost of Working	£ 250,000
Outstanding Debit Balances	£ 5,000

SECTION 5 : LOSS OF MONEY

DESCRIPTION	MAXIMUM AMOUNT
Money in Transit or in Bank Night Safe	£ 5,000
Money in the Business Portions of the Premises during Business Hours	£ 5,000
Money after Business Hours in a locked safe	£ 1,500
Money after Business Hours not in a locked safe	£ 250
Cash not in a Locked Till in the Business Portions of the Premises after Business Hours	£ 250
Money in the Private Dwelling	£ 500
Non-negotiable Money	£ 250,000

SECTION 6 : PERSONAL ACCIDENT (ASSAULT)

DESCRIPTION	BENEFIT
Death	£ 10,000
Disablement	£ 10,000
Temporary Total Disablement Benefit per week	£ 100
Temporary Partial Disablement Benefit per week	£ 30
Medical Expenses Benefit per week	£ 250

SECTION 7 : LEGAL EXPENSES

Standard Cover to £100,000 is included

SECTION 8 : PERSONAL ACCIDENT

Not Insured

SECTION 10 : ALL RISKS ON MACHINERY &/or APPARATUS

Not Insured