

## Contractors Combined Liability Insurance

MUM CLiab 04 18

### **Important**

This **certificate** is a legal contract and it is important that **you** read it carefully to ensure that it meets with **your** requirements. If it does not or if **your** insurance requirements change please let **your** insurance adviser know immediately.

**We** would remind **you** that **you** must tell **us** immediately of any facts or changes which might affect **our** assessment or acceptance of this insurance. If **you** do not disclose all relevant facts **you** may invalidate **your certificate** or **your certificate** may not operate fully.



Link House, St. Mary's Way, Chesham, Buckinghamshire HP5 1HR  
Telephone: 01494 770700 Facsimile: 01494 774724

## CONTRACTORS COMBINED LIABILITY INSURANCE CERTIFICATE

Certificate Nos.:	Section A: MI18H196162	Sections B & C: MI18H196162			
Wording:	MUM CLiab 04 18	Date:	03/08/2018		
Insured / Policyholder:	WSR Recycling Ltd				
Business:	Waste management, and skip hire waste collection haulage and street sweeping				
Period of Insurance:	Effective Date:	03/08/2018			
	Expiry Date:	02/08/2019	both dates inclusive.		
Limit of Indemnity:	Employers Liability (Section A)	GBP	10,000,000	Operative	
	Public Liability (Section B)	GBP	10,000,000	Operative	
	Products Liability (Section C)	GBP	10,000,000	Operative	
Excess:	Public & Products Liability (Sections B & C)	GBP2,500	Applicable to all claims and to <b>Costs and expenses</b>		
100% Minimum Premium:	Section A:	GBP11,203	plus	12.00%	Insurance Premium Tax
	Sections B & C:	GBP12,797	plus	12.00%	Insurance Premium Tax
100% Deposit Premium:	Section A:	GBP11,203	plus	12.00%	Insurance Premium Tax
	Sections B & C:	GBP12,797	plus	12.00%	Insurance Premium Tax

**In accordance with** the authorisation granted under Contract Number ADLMAN1701 to the undersigned and in consideration of the payment of the premium specified herein, the said Insurers are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

**In Witness** whereof this Certificate has been signed by

MANCHESTER UNDERWRITING MANAGEMENT LIMITED.



# MANCHESTER

UNDERWRITING MANAGEMENT

Link House, St. Mary's Way, Chesham, Buckinghamshire HP5 1HR  
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## Endorsements applicable to this Certificate

CA0035 - Heat Away Exclusion (C Form) 01.10.17  
CA0083 - Waste Conditions 01.10.17  
CA0092 - Personal protective equipment requirement  
CA0113 - Complaints Compensation & Privacy

## Schedule of Insurers

<u>Insurer</u>	<u>Contract</u>	<u>Percentage</u>
ArgoGlobal SE	ADLMAN1701	100.000%

ArgoGlobal SE have their headquarters at Aragon House, Dragonara Road, St Julian's, STJ 3140 Malta and are authorised and regulated by the Malta Financial Services Authority (MFSA)

CA0035

## **Heat Away Exclusions (C Form)**

**We** agree that Condition 6. of the General Conditions is deleted and replaced by:

*This condition is not applicable to Section A of the Certificate*

**We** will not indemnify **You** against legal liability arising directly or indirectly from or in connection with any work involving the use of

- a) electric, oxy-acetylene or similar welding or cutting equipment
- b) cutting and grinding equipment using abrasive disks or wheels
- c) blow lamp, blow torch, flame gun, hot air gun or hot air stripper
- d) asphalt, bitumen, tar or pitch heater
- e) thermal lance

other than on premises owned leased or rented by **You**.



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CA0083

## **Waste Conditions**

**Endorsement applicable to Section B - Public liability and Section C – Products liability of the Certificate.**

**We** will not **Indemnify You** against **Your** legal liability arising directly or indirectly from or in connection with:

1. the ownership management or operation of landfill sites and/or incineration plants.
2. any work involving the storage handling removal stripping out demolition or disposal of toxic and/or hazardous and/or notifiable goods substances or waste materials.

It is a condition precedent to liability that **You** take or arrange that all waste is taken only to licensed sites and that such waste is transported only by licensed carriers.

CA0092

## **Personal protective equipment requirement**

It is a condition precedent to **Our** liability to Indemnify **You** that that:

1. all **Employees** have been made aware of the dangers of not using personal protective equipment; and
2. personal protective equipment has at all times been provided to **Employees**; and
3. each **Employee** has received appropriate training in the use of and access to personal protective equipment and **You** have maintained a register of such training.



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CA0113

## Complaints, Compensation & Privacy

The following sections apply in place of the sections headed **COMPLAINTS, COMPENSATION, PRIVACY NOTICE** or **DATA PROTECTION**:

### COMPLAINTS

If **You** have any questions or concerns about **Your** insurance **Policy** or the handling of a claim, **You** should contact:

In connection with the handling of a claim:

Vericclaim UK Limited, Rawdon Court, 20 Leeds Road, Rawdon, Leeds, LS19 6AX

Tel.: 0113 387 9032

Email: [mum@vericclaim.co.uk](mailto:mum@vericclaim.co.uk)

In connection with all other matters, **MUM**:

The Complaints Manager, Manchester Underwriting Management Limited whose address is Link House, St. Mary's Way, Chesham, Buckinghamshire HP5 1HR

Tel.: +44 (0)1494 770700

E-mail: [complaints@manchesterunderwriting.com](mailto:complaints@manchesterunderwriting.com)

If **You** remain dissatisfied after **We** have considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date that **MUM** received **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service who will independently consider **Your** complaint free of charge. Their contact details are:

**Post:** The Financial Ombudsman Service, Exchange Tower, London E14 9SR

**Telephone:** 0800 023 4567 (calls to this number are now free on mobile phones and landlines) or 0300 1239123 or from outside the UK: +44 (0) 20 7964 0500 Fax: +44 (0)20 7964 1001

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note:

- **You** must refer **Your** complaint to the Financial Ombudsman Service within six months of the date of the final response.
- The Financial Ombudsman Service will normally only consider a complaint from a business that has an annual turnover or annual balance sheet which does not exceed 2 million Euros and has fewer than 10 employees.



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## COMPENSATION

### (Financial Services Compensation Scheme)

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if any of **Us** is / are unable to meet **Our** obligations to you under this **Certificate**. If **You** were to be entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **Certificate**. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU and on their website [www.fscs.org.uk](http://www.fscs.org.uk).

## PRIVACY NOTICE

The General Data Protection Regulation (GDPR) gives **You** rights over the processing of **Your** data by whoever and wherever it is held. The GDPR requires **MUM**, a controller of **Your** data, to provide clear privacy notices to **You** when **You** provide **Your** data to **MUM** and to protect **Your** data rights through appropriate contractual clauses with **You** and third parties (i.e. controllers and processors of **Your** data). Details of who **MUM** is and where **MUM** can be contacted can be found on our website [www.manchesterunderwriting.com](http://www.manchesterunderwriting.com). As an underwriting agent for insurers, **MUM** will collect and transfer **Your** data to various parties associated with the services that we provide to **You**. Details of what information **MUM** collects, the legal basis for this, who **MUM** passes it to and why **MUM** does this are set out in **MUM's** privacy notice which may be accessed on **MUM's** website at <http://www.manchesterunderwriting.com/contact-us/privacy-notice/>. **MUM's** policy is to keep any information obtained from **You** secure and confidential and only to use it for the purposes of providing insurance, or as may be specifically agreed with **You**.



## Certificate of Motor Insurance

Policy Number:	MFN0000329
1. Description Of Vehicle:	Any Goods Carrying Vehicle in the Policyholders care custody or control
2. Name of Policyholder:	WSR Recycling Ltd
3. Effective start date of Insurance for the purposes of the relevant law:	00.00 hours 03 August 2018
4. Date of expiry of Insurance:	23.59 hours 02 August 2019
5. Persons, or classes of persons, entitled to drive:	Any Person Acting with the Policyholders Authority

Provided that the person driving holds a licence to drive the vehicle, or has held and is not disqualified from holding and obtaining such a licence, and is driving on the policyholder's order or with his permission.

6. Limitations of use :	Use for the business or trade purposes of the Policyholder Use for Social, Domestic and Pleasure Purposes The Policy does cover use whilst drawing a trailer
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This Policy does not cover :	The Policy does not cover use for racing pacemaking reliability trials or speed testing or use in connection with motor rallies or competitions or trials. The Policy permits the towing (other than for reward) of any one disabled mechanically propelled vehicle.
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I here by certify that the policy to which the 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.

For and on behalf of the underwriters subscribing to RSA Insurance Ireland DAC (Authorised Insurers)

Gavin Mitchell  
Managing Director

### Note:

1. It is an offence under the Road Traffic Act to use a motor vehicle on a public road unless you have a valid Certificate of Motor Insurance.
2. For full details of your insurance cover please read your policy.
3. Cancellation - If this policy is cancelled this Certificate will no longer be valid and the vehicle will be removed from the Motor Insurance Database.

### Third Party Claims

**Nothing Contained in this Certificate affects your right as a third party to make a claim.**

This Insurance also applies throughout the European Union and in Liechtenstein, Norway, Iceland, Switzerland, Serbia and Andorra. This gives the minimum cover required by the law in each of the above countries.

La presente Assicurazione è valida per tutti i paesi della Comunità Europea e nei paesi di seguito elencati, Liechtenstein, Norvegia, Islanda, Svizzera, Serbia, e Andorra, fornendo la copertura minima richiesta dalle leggi previste in materia in ognuno di questi paesi.

Cette assurance est également valable dans tous les pays de l'Union Européenne au Liechtenstein, en Norvege, en Islande, en Suisse, en Serbie, et en Andorre. Elle offre au moins la couverture minimum exigée par la loi de chacun de ces pays.

Este seguro tambien tiene validez en todos los paises de la Union Europea y en Liechtenstein, Noruega, Islandia, Suiza, Serbia y Andorra. Ofrece al menos la cobertura minima especificada por la ley en cada uno de estos paises.

Die vorliegende Versicherung gilt auch überall in den Ländern der Europäischen Union, Liechtenstein, Norwegen, Island, Schweiz, Serbien, und in der Andorra. Die Versicherung bietet auf jeden Fall die für die jeweiligen Länder gesetzlich geforderte Mindestdeckung.



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Provided that the person driving holds a licence to drive the vehicle, or has held and is not disqualified from holding and obtaining such a licence, and is driving on the policyholder's order or with his permission.	
6. Limitations of use :	Use in connection with the Policyholders business as a Haulier excluding the carriage of passengers for hire and reward Use for Social, Domestic and Pleasure Purposes The Policy does cover use whilst drawing a trailer
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