



AXA Insurance UK plc
 Axa Commercial - Bristol
 PO Box 2191
 Bristol BS99 7JA

Higos Insurance Services Ltd
 7 Cary Court
 Somerton Business Park
 Somerton
 Somerset TA11 6SB

 Agency: BL 1165938

Form No.....: L1354
 Underwriter....: BAT
 Date of Issue..: 4/04/14
 Effective Date.: 8/05/14
 Renewal Date...: 8/05/15

 Renewal Premium: £1117.51
 (excluding Insurance Premium Tax)

SCHEDULE: Venture Plus

Policy No.: BL VPS 1180406

Insured...:
 Mr Jeffrey Martin Simon and Mr Tony
 Brown trading as Active Air
 Green Leaves
 Chalfont Road, Maple Cross
 Rickmansworth
 Hertfordshire WD3 9TA

Insurance Premium: £1117.51
 Insurance Premium Tax: £67.05
 Total Amount Payable: £1184.56

0208 902 6969

Business..: As defined below

INSURANCE PREMIUM TAX (IPT): This has been charged at the current rate

Reason for Issue: Renewal

ELTO: If Employers Liability cover is included please provide
 Insured's Employer Reference Number (ERN).
 Please also provide an ERN for each subsidiary included on the policy.

The business of the Insured is
 Air Conditioning and Refrigeration Maintenance of swimming pool
 pumps and maintenance work on fans and pumps within Retail
 premises

DISCLOSURE OF MATERIAL FACTS

Please ensure that you disclose any material facts which have
 changed since you took out your policy or which have changed
 since last renewal. Material facts are those which might
 influence our decision as to whether to renew your policy or
 impose special terms. If you are in doubt as to whether a fact
 is material, please let us know the details - failure to do so
 could invalidate the insurance.

NO CLAIM DISCOUNT

The Policy is subject to NCD as shown.
 If a claim arises before the renewal date, the
 NCD and Net Premium may require amendment. You
 will be notified of any alteration.

Gross Premium £1354.56
 NCD 17.50% £237.05
 Net Premium £1117.51



BASIS OF RATING

Number of Persons Working on a Permanent basis .: 7

Operative Sections :-

- Section 1 - Public Liability - OPERATIVE
- Section 2 - Employers Liability - OPERATIVE
- Section 3 - All Risks Tools and Phones - NOT OPERATIVE
- Section 4 - Hired in Plant - NOT OPERATIVE
- Section 5 - Own Plant - NOT OPERATIVE
- Section 6 - Contract Works - NOT OPERATIVE
- Section 7 - Personal Accident - NOT OPERATIVE

SECTION 1 - PUBLIC LIABILITY

Limit of Indemnity. . .: £5000000

Extended Cover is not operative

Excess

£250 unless otherwise stated in the policy.

SECTION 2 - EMPLOYERS LIABILITY

Limit of Indemnity. . .: £10000000

Extended Cover is not operative

ENDORSEMENTS

M01 MANSLAUGHTER COSTS EXTENSION

Applicable only to:

- Section 1 - Public Liability
- Section 2 - Employers Liability (only applicable if this Section is shown as operative in the Schedule)

The indemnity provided by these Sections extends to include

- a) legal costs and expenses incurred by the Insured or any person entitled to indemnity with the prior written consent of the Company in
 - i) the course of an investigation leading to the offence of
 - ii) defending the Insured against criminal proceedings in



the causing or occasioning or threatening of harm of whatsoever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

WAR CIVIL WAR POLITICAL RISK AND TERRORISM LIMITATION

Applicable only to Section 2

The liability of the Company under this Section for damages costs and expenses payable in respect of any one claim against the Insured or series of claims against the Insured arising out of one event shall not exceed £5,000,000 This limitation shall only apply in respect of any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from War Civil

acts (whether threatened or actual) of any person or persons involving the causing or occasioning or threatening of harm of whatever nature and by whatever means made or claimed to be made in whole or in part for political religious ideological or similar purposes

002 AERIAL ERECTION EXCLUSION

The indemnity provided by Sections 1 and 2 of this Policy will not apply to legal liability arising out of the erection of any external aerials

007 HAZARDOUS WORK EXCLUSION

The indemnity provided by Sections 1 and 2 of this Policy will not apply to legal liability arising out of

- (1) any work of demolition unless such work forms part of a contract undertaken by You for rebuilding alteration maintenance or repair
- (2) the construction of or any work in or on railways railway installations watercraft blast furnaces chimney shafts collieries dams gas works mines power stations steeples towers tunnels viaducts quarries chemical works oil refineries or fuel depots
- (3) the construction alteration maintenance or repair of bridges canals docks piers or wharves
- (4) pile driving water diversion sub aqua work or the use of explosives



099 HOUSING GRANTS CONSTRUCTION REGENERATION ACT 1996 CLAUSE

It is a condition precedent to liability under this Policy that in respect of any event and/or occurrence which may be the subject of indemnity You shall give immediate notice directly to Us of

- i) receipt of a "notice of intent"
- ii) becoming aware that a dispute is likely to be referred to adjudication
- iii) a decision by You to refer a dispute to adjudication

You shall provide full written details and/or any other applicable evidence in respect of any matter notified under i) ii) and iii) above directly to Us within 48 hours of it occurring by registered post

We shall be entitled to take over and conduct in Your name the defence or settlement of any claim for indemnity or damages or otherwise involving a dispute referred to adjudication

You shall not without Our prior written consent

- i) make any admission offer promise payment in respect of any matter which is the subject of indemnity under this Policy
- ii) agree to accept the decision of any adjudicator as finally determining the dispute with no further reference to the rights of reference to legal proceedings arbitration or alternative dispute resolution

Subject otherwise to the terms exceptions and conditions of this Policy

112 ALARM SYSTEM EXCLUSION

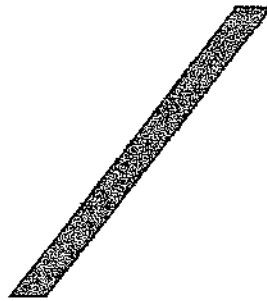
The indemnity provided by Section 1 of this Policy shall not apply to legal liability arising out of

- a) loss of or damage to material property or
 - b) any consequential loss arising directly or indirectly from any loss or damage to material property
- as a result of the failure (or partial failure) to function of any alarm system or component thereof sold supplied installed maintained or repaired by You

PLEASE KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS



redefining / standards



Health and Safety for small/medium sized businesses

How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

Employers' liability vs public liability – what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies – this covers employers for injury or disease to people they employ; and
- Public liability policies – this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

The law – the Health and Safety at Work etc Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at www.hse.gov.uk/index.htm.
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

Who is an employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;

