AXA Insurance UK plc
Registered Office
5 Old Broad Street
London EC2N 1AD
Registration
England No. 78950

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 the policy)

POLICY No. *YB COM 6778384*

1. NAME OF POLICYHOLDER *Sean Boswell and Jayne Spurr Trading As Alternative Drainage Company*
2. DATE OF COMMENCEMENT OF INSURANCE POLICY *1st August 2011*
3. DATE OF EXPIRY OF INSURANCE POLICY *31st July 2012*

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 million(c)

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

A J Blanc

Amanda Blanc
CEO - AXA Commercial Lines

The policy to which this certificate relates applies to additional policyholders as follows:

Alternative Drainage Company Limited

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

AXA Insurance UK plc
Commercial Partner Centre
PO Box 2191
Bristol BS99 7JA

Woodside Ins Services Ltd
338 Low Lane
Horsforth
Leeds
West Yorkshire LS18 4DD

Agency: YB 4136810

Form No.....:	CB050F
Underwriter....:	OTH
Date of Issue..:	8/07/11
Effective Date.:	1/08/11
Renewal Date...:	1/08/12

SCHEDULE: Commercial Combined

Policy No.: YB COM 6778384

Insured...:
Sean Boswell and Jayne Spurr Trading As
Alternative Drainage Company
14 Ashley Industrial Estate, Wakefield Road
Ossett
West Yorkshire WF5 9JD

Payable by Budget Plan
Budget Plan Ref: 796995 G

Insurance Premium:	**£7618.90**
Insurance Premium Tax:	**£457.13**
Amount Payable:	**£8076.03**

Business..: Drainage Contractor
INSURANCE PREMIUM TAX (IPT): This has been charged at the current rate

Reason for Issue: New Business

This Schedule replaces Policies: 0733454

Additional Insureds - Alternative Drainage Company Limited

Sections in Force	Annual Premium
Employers Liability	£2,600.90
Public Liability Section	£5,018.00

EMPLOYERS LIABILITY SECTION

COVER DETAILS

LIMIT OF INDEMNITY - £10000000 any one event.

DESCRIPTION OF ESTIMATE	ESTIMATE
Payments to employees engaged in :-	
Clerical work(including commercial travellers and managerial employees who do not engage in manual labour)	£50000
Manual work	£200000

ENDORSEMENTS

TR1 **WAR, CIVIL WAR, POLITICAL RISK AND TERRORISM LIMITATION CLAUSE (£5m)**

The liability of the Company under this insurance 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 War, Terrorism or Political Risk as defined below.

For the purposes of this Clause, "War, Civil War, Terrorism or Political Risk" means war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion

assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of property by or under the order of any Government or public or local authority, Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any of the above.

For the purposes of this Clause, "Terrorism" means an act or 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 **HAZARDOUS WORK EXCLUSION**

The indemnity will not apply to legal liability arising out of

(a) the demolition or partial demolition of a building or structure unless such demolition
   (i) forms part of a contract for building or construction work undertaken by the Insured
   (ii) is of a structure not exceeding 4 metres in height and not forming part of any building

(b) the construction alteration or repair of towers steeples chimney shafts viaducts bridges docks or tunnels

(c) piling or the use of explosives

003 **GROUNDWORKS EXCLUSION**

The indemnity will not apply to legal liability arising out of

(a) the making of sewers or other excavations exceeding in any part a depth of 3 metres from the surface

(b) quarrying tunnelling water diversion dam construction or work within or behind dams

PUBLIC LIABILITY SECTION

COVER DETAILS

LIMIT OF INDEMNITY - £5000000

DESCRIPTION OF ESTIMATE	ESTIMATE
Payments made to :-	
All employees(including working principals)	£200000

ENDORSEMENTS

X01 EXCESS AMENDMENT CLAUSE

This Policy shall not apply to the first £500 of each and every occurrence in respect of loss or damage to property

This does not replace any higher amount for which the Insured is responsible specified elsewhere in the Policy or Schedule

Y2K DATE RECOGNITION EXCLUSION CLAUSE

This Policy shall not apply to any claim directly or indirectly caused by or contributed to by or arising from the failure of any computer or other equipment data processing service product microchip micro processor integrated circuit embedded chip or similar device computer software program or process or any other electronic system or any design or advice in connection with any of the foregoing irrespective of ownership possession or use and whether occurring before during or after the Year 2000

i) correctly to recognise any date as its true calendar date

ii) to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date

iii) to capture save or retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date

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(i) forms part of a contract for building or construction work undertaken by the Insured or

(ii) is of a structure not exceeding 4 metres in height and not forming part of any building

(b) the construction alteration or repair of towers steeples chimney shafts viaducts bridges docks or tunnels

(c) piling or the use of explosives

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(a) the making of sewers or other excavations exceeding in any part a depth of metres from the surface

(b) quarrying tunnelling water diversion dam construction or work within or behind dams

005 **PROPERTY UNDER THE GROUND (VARIABLE EXCESS)**

The indemnity is subject to the following

(a) It is a condition of this Policy that prior to undertaking digging or excavation work the Insured shall take all reasonable steps to ascertain the position of all pipes cables and other underground services including the inspection of plans of all such services and in particular plans held by any local or public utility authority or company

(b) This Policy shall not apply to the first £2500 of each and every occurrence in respect of damage to property underneath the ground

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 the Insured shall give immediate notice directly to the Company 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 the Insured to refer a dispute to adjudication

The Insured 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 the Company within 48 hours of it occurring by registered post

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

The Insured shall not without the prior written consent of the Company -

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

PLEASE KEEP THIS SCHEDULE SAFELY WITH YOUR POLICY DOCUMENTS

End of Schedule

COLLATION DETAILS

Policy: YB COM 6778384

Policy Backing: CB050F

Risk Type	Form(s) Reference
ELI Employers Liability	LI300D
BAT Public Liability Section	LI302C