

FARADAY



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 policy holder employs persons covered by the policy)

Insurance Policy No: GOTCM42813

1. Name of policy holder: Welsh Beekeepers' Association - Officers, Members (including honorary and Affiliated Associations and their Members).

2. Date of commencement of insurance policy: **1st October 2021**

3. Date of expiry of insurance policy: **30th September 2022**

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, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); 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 insurance (Authorised Insurers)

Signed for and on behalf of Faraday Underwriting Limited
For and on behalf of Syndicate 435 at Lloyd's

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. (Paragraph 2(b) does not apply and is deleted.)

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

Name and address of issuing intermediary: City Underwriters Ltd, on behalf of Policyfast Limited, Marlow House 1A Lloyds Avenue, London EC3N 3AA

Issuing intermediary's reference: B1262BW0283721



FARADAY

(if different from the Policy Number stated above)





COMBINED LIABILITY CERTIFICATE SCHEDULE

This Document is issued by City Underwriters Ltd on behalf of Policyfast Ltd in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate and/or Schedule

Contract Numbers:	Employers', Public and Products Liability:	B1262BW0283720
	Faraday Underwriting Ltd	
	Legal Expenses:	508137
	HDI Global Specialty SE	

Certificate Number:	TL/COVPE32801
Introducing Agent:	Coversure Insurance, City Office

The Insured:	Welsh Beekeepers' Association - Officers, Members (including honorary and Affiliated Associations and their Members).
Address:	Penrhos, Llanfaglan, Caernarfon, Gwynedd, LL54 5RB
The Business:	Beekeepers Association and Sale of Bee Related Products including Creams/Balms and Salves made from Products of the Hive

Effective Date:	01/10/2021	Premium Type:	Annual
Reason For Issue:	Renewal		

Period of Insurance:	From:	01 October 2021	
	To:	30 September 2022	both dates inclusive
	And any subsequent period for which an agreed Renewal Premium has been accepted by the Insurers.		

The Excess:	£500 each and every loss in respect of third party property damage
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Section 1 - Employers' Liability	Operative:	Yes
limit of indemnity:		£10,000,000
any one occurrence		
inclusive of costs, fees and expenses		
Section 2 - Public Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Policy Period		
Section 3 - Products Liability	Operative:	Yes
limit of indemnity:		£5,000,000
any one occurrence and in all during the Policy Period		
Section 4 - Environmental Impairment Liability	Operative:	No
limit of indemnity		Not Insured
any one claim and in all during the Policy Period		
Retroactive Date		
Legal Expenses:	Operative:	Yes
Limit of Indemnity:		£100,000
ARAG on-line Legal Services: www.arag.co.uk/docs		Voucher Code: EC426C378CB8

Conditions, Exclusions, Extensions and Warranties Applicable:
L139 Communicable Infectious Disease Exclusion
L137 Disclosure And Barring Service
L97 Personal Protective Equipment Condition
L71 Hazardous Work Exclusion

Liability Premium:	£2,342.34
Legal Expenses Premium:	£42.50
Insurance Premium Tax (IPT):	£286.18
CUL Policy Fee:	£50.00
Total Payable:	£2,721.02

Where the premium is calculated on the statements and estimates furnished by **You**, **You** shall keep an accurate record of all relevant particulars and shall allow **Us** to inspect such record at any reasonable time and shall within one month of the expiry of the **Policy Period** furnish **Us** such information as **We** require for such expired period and the premium for such period shall thereupon be adjusted by **Us** and the difference be paid by or allowed to **You** as the case may be subject to any agreed minimum premium.

This schedule replaces any previous schedule.

Examined and in witness whereof I, being duly authorised by Insurers, have hereunder subscribed my name on their behalf.

Issued on behalf of Insurers by Policyfast Ltd

07 October 2021

Endorsements that apply to this insurance:

The Insured: **Welsh Beekeepers' Association - Officers, Members** **Certificate Number:** TL/COVPE32801

L139 **Communicable Infectious Disease Exclusion**

We shall not cover You under Section 2 Public Liability or Section 3 Products Liability or Section 4 Environmental Impairment Liability of this Policy for any liability for injury, loss or damage or any associated costs or expenses, or any fines or penalties or any other amount directly or indirectly caused by or arising from

- 1) Coronavirus (COVID-19) (the disease caused by SARS-CoV-2);
- 2) Other disease caused by any mutation or variant of SARS-CoV-2;
- 3) Any novel infectious disease caused by a newly identified agent; or,
- 4) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority

L137 **Disclosure And Barring Service**

You warrant that all people engaged who will have contact with minors must be checked by and registered with the Disclosure and Barring Service (DBS). Failure to comply with this warranty may render the Policy inoperative in the event of a claim.

L97 **Personal Protective Equipment Condition**

It is a condition precedent to liability under this Policy that:-

1. all Employees are made aware of the dangers of not using personal protective equipment,
2. personal protective equipment is provided,
3. a register is maintained which demonstrates that Employees have received appropriate training and are fully conversant with the way in which to access and use such personal protective equipment.

If You do not do so We may reject or be unable to deal with Your claim or be unable to cover Your claim in full.

L71 **Hazardous Work Exclusion**

We shall not cover You under Sections 1 & 2 of this Policy against liability arising from or in connection with

- (a) Any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- (b) The construction alteration maintenance or repair of bridges viaducts towers steeples spires pylons or chimney shafts
- (c) Underpinning pile driving quarrying tunneling mines ships or blast furnaces.
- (d) The use of explosives
- (e) Any work undertaken airside or on or in the immediate vicinity of aircraft
- (f) Any work on or in
 - i) docks harbours or railways
 - ii) chemical or petrochemical works oil or gas refineries or storage facilities
 - iii) power stations or nuclear power stations