

Certificate of Employers' Liability Insurance

In accordance with Regulation 5 of the Employers Liability (Compulsory Insurance) (Amendment) Regulations 2008 (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 this Policy. This requirement will be satisfied if this Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Policy Number B2B/ARO/HAI/1000310

Name of Policy Holder (incl. all Subsidiary Companies if applicable)

Mr Leon James Breheney trading as Envious

Date of Commencement of Insurance

14/04/2018

Date of Expiry of Insurance

13/04/2019

We hereby certify that :

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 Guernsey, the Island of Jersey, the Island of Alderney (See Note B), and

2) The minimum amount of cover provided by the Certificate is no less than £5,000,000 (See Note C)

Signed:



James Bright

Managing Director

On behalf of Aro Underwriting Group Limited

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

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 the Policy covers the holding company and all its subsidiaries except any specifically excluded by name or that the policy covers company and only the named subsidiaries

b) Specify applicable law as provided for in Regulation 4(6) of the Regulation

c) See Regulations 3(1) of the Regulations and delete whichever of Paragraphs 2(a) or 2(b) does apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy. Paragraph 2(b) does not apply and has been deleted.

This certificate is issued by ARO Underwriting Group Limited on behalf of Liberty Mutual Insurance Europe Limited

ARO Underwriting Group Reg'd Office : Riverside House, River Lawn Road, Tonbridge, Kent TN9 1EP

ARO Underwriting Group Limited is an Appointed Representative of Ambant Underwriting Services Ltd

(FCA No: 597301 Authorised and regulated by the Financial Conduct Authority)

Statement of Fact Risk Details

This statement of fact is based upon information you have provided to us, it must be read in conjunction with the schedule of insurance cover and the policy wording as, together, they form a record of your insurance contract. It is important that you read the policy documents referenced above and our Terms of Business which explains our relationship.

GENERAL DETAILS

Company Name:	Mr Leon James Breheney trading as Envious
Type of Company:	Sole Trader
Trade Description:	Hair & Beauty Salons
Other trade or additional lines of business:	
Interested Parties:	
Risk Address:	Town Street Earlsheaton Dewsbury WF12 8BQ
Correspondence Address:	Town Street Earlsheaton Dewsbury WF12 8BQ
Number of years the business has been established at these premises:	5
Total number of years the business has been established:	5
Who is the company currently insured with?	ARO

ADDITIONAL COVERS

Safe Manufacturer and Model:	
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LIABILITY INFORMATION

Annual Turnover:	£42,000
What percentage of the turnover is derived from internet sales?	0%

Number of Employees: 3

Do you undertake manual work away (excluding collection and delivery)? No

Are there any processes of manufacture or repair carried out or power driven machinery used on the premises? No

TREATMENTS

Number of Barbers: 0

Number of hairdressers (including: Cutting, Styling, Bleaching, Dyeing, Perming & hair extensions - if incidental to mainstream hairdressing): 3

Number of staff involved in Treatments: 3

Number of Sunbeds or Solaria: 1

Percentage of turnover derived from sun beds: 20%

Number of Saunas or Turkish Baths or Hydro Massage machines: 0

SPECIFIED TREATMENTS

Treatment	Quantity
Eyebrow re-shaping, eyebrow tinting, and eyelash tinting	3
Eyelash Extensions	1
Eyelash Perming & False Eyelashes	2
Facial Treatments (masks, scrubs, steaming and massage)	1
Full Body Massage	1
Hand and Foot Care including Pedicure, Manicure, Nail Maintenance, Nail Wraps, Nail Extensions and Art 2	
Micro Skin Abrasion / Microdermabrasion	1
Ultrasound Face and Body Treatments	2
Waxing - Facial, Back, Chest, Arms, Underarms, Bikini Line, Legs.	3

ATM

Do you have an ATM? No

CONSTRUCTION

Is the property built only of brick, stone, or concrete and roofed with slate, tile or concrete? Yes

Detail of premises construction:

Wall construction is only brick, stone or concrete. Roof construction is only slates, tiles or concrete

Approximately what percentage of the roof is flat? 0%

Please select floor construction: Wood

PREMISES INFORMATION

What year were the premises constructed? 1900 - 1951

Are the premises in a listed building? If so what grade? Not listed

Are the premises in a good state of repair? Yes

Are the premises in an area subject to hazardous weather conditions ; flooding ; or subsidence? No

Can you confirm that you have sole control over all doors and windows that access the portion of the premises used by your business? Yes

Other than offices and/or private dwellings, is your portion of the premises solely occupied by you and your business? Yes

By whom are the premises occupied overnight? Not occupied

How would you describe the location of the premises? Streetside

Do you have any portable heating? No

Are the premises ever left unoccupied or closed for more than 30 consecutive days? No

HISTORICAL

In respect of any of the risks now proposed for any business in which you, the Proposer or any Partner or Director are, or have been engaged, has an insurer ever:-

Declined a proposal? No

Not invited renewal of a policy? No

Refused to renew or cancelled a policy? No

Imposed special conditions? No

In respect of any of the risks now proposed for any business in which you, the Proposer or any Partner or Director are, or have been engaged, have you the Proposer, any Partner or Director:-

Ever been convicted of or charged (but not tried) with a criminal offence? No

Been prosecuted or served a prohibition or improvement order under Health and Safety Legislation within the last 5 years? No

Have you the Proposer, any Partner or Director, either personally or in any business capacity ever been:-

Declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings? No

The owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation? No

The subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order? No

The subject of a County Court Judgement (or Scottish equivalent)? No

Disqualified from being a company director? No

SECURITY

Are all accessible windows protected by

Bars/Grilles: Yes

Shutters: Yes

What type of shutters if any protect the shop front? Shutters over door

What type of shutters if any protect the rear of the shop? None

What type of CCTV coverage protects the premises? No CCTV

Are the premises protected by an intruder alarm? No

CLAIMS

During the last five years have you sustained any loss or damage or incurred any liability, whether insured or not, in connection with any of the covers for which insurance is required? No

ADDITIONAL COMMENTS

Please enter details of any other information which may affect this risk:

The two rear windows of the premises are protected by bars/grills.

Front of shop doors has shutter and one large open pane of glass that is not shuttered

TERMS, CONDITIONS AND IMPORTANT INFORMATION

Important Notice

Any information provided below is intended to draw your attention to areas of policy coverage which should be considered carefully by you. For full details of your terms and conditions, you must refer to your policy wording

THIS INSURANCE POLICY CONTAINS A MINIMUM STANDARD OF SECURITY WHICH YOU MUST COMPLY WITH. THIS WILL BE DETAILED WITHIN THE POLICY DOCUMENTATION AND IT IS IMPORTANT THAT YOU READ IT.

Please take time to check your sums insured are adequate, for example If the building is included on your policy the sum insured is the cost of rebuilding the premises and should take into consideration Architects and Surveyors fees, and demolition and site clearance costs. A chartered surveyor can calculate this cost for you

Business Interruption - The basis of settlement with ARO is Loss of Gross Profit. To ensure your business interruption cover is adequate, the sum insured must be sufficient to cover the Gross Profit.

Gross Profit means the amount by which the sum of the amount of the turnover and the amounts of the closing stock exceed the sum of the amounts of the opening stock and purchases (less discounts), carriage, freight, packaging and bad debts. Your policy wording provides the full detail of this cover.

You have a duty to make a fair presentation of the risk and must disclose every material circumstance which is known by your senior management and those individuals responsible for arranging your insurance. If you fail to disclose, or misrepresent a material fact or circumstance which you know or ought to know, your Insurer may treat the contract as if it had never existed. If you have any doubt as to whether certain facts are relevant, please tell us

Cover is provided subject to compliance with the insurers warranties and/or conditions relating to electrical installation (IEE) and any regulatory requirements

Cover is provided on the basis that products are not exported/supplied to the USA/Canada

Cover is provided subject to compliance with the insurers warranties and/or conditions in relation to money in transit and any accompaniment requirements

Special terms apply to empty or unoccupied buildings - you must tell us immediately if the premises become empty or unoccupied.

Important information regarding underinsurance

UNDERINSURANCE

Please be aware that underinsurance may lead to average being applied. A definition and example is below.

Average Clause

Please be aware that your policy may be subject to “average”, whereby claims may be proportionately reduced if the sum insured is less than the full value at risk or, where underinsurance is of a significant amount, a claim could be rejected entirely. Bearing in mind the attitude of insurance companies towards underinsurance, we would urge you to check the current figures to ensure that they remain adequate. The principle of average means that if you are insured for less than the full value for that item at the time of the loss, then ANY claim payment may be reduced in the proportion that the sum insured bears to the full value at risk.

As an example, if a building is insured for £250,000 but the rebuilding cost* of the building at the time of loss is £500,000, a claim for a loss of £100,000, would result in a payment as follows;

$$\begin{array}{rclcl} \text{£250,000} & & & & \\ \text{—————} & \times & \text{£100,000} & = & \text{£50,000} \\ \text{£500,000} & & & & \end{array}$$

It is therefore important to ensure your sums insured for all items represent the full value at risk at the commencement of the policy period and that an allowance is made for inflation during the period of insurance.

*NB Rebuilding cost should include a provision for debris removal, architects', surveyors', consultants', legal fees and VAT and the additional cost of complying with government or local authority requirements



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 midterm 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;
- people on work experience schemes, for example, students;
- any person hired or borrowed from another employer including drivers or operators of hired in plant;
- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

This document has been created as generic guidance for small and medium sized businesses and does not constitute legal advice. If you have any questions relating to health and safety management that this document does not address, you should discuss them with your broker or insurer.



HEALTH AND SAFETY FOR SMALL/MEDIUM SIZED BUSINESSES

Some common concerns

Documentation	<ul style="list-style-type: none">• Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover.• <u>However</u>, although it is <u>not</u> a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.
Written risk assessments	<ul style="list-style-type: none">• If you employ fewer than five employees, there is no need for you to complete written risk assessments. <u>However</u>, although completing and recording risk assessments is <u>not</u> a legal or insurance requirement, it may help in defending any civil law claims made against you.
The role of health and safety consultants	<ul style="list-style-type: none">• You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice – often, this is available from your own staff.• If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at www.oshcr.org.
Testing portable electrical appliances	<ul style="list-style-type: none">• There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance.• However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at www.hse.gov.uk/electricity/index.htm.• For specific guidance, read 'Maintaining portable electric equipment in low risk environments', available at www.hse.gov.uk/pubns/indg236.pdf.

More help

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at <http://www.abi.org.uk>.

You can also find more guidance on the HSE website available at www.hse.gov.uk.

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

Policy Details

Policy Reference	B2B/ARO/HAI/1000310
Period of insurance	From 14/04/2018 Until 13/04/2019
Underwriters	Aro Underwriting Group Ltd. on behalf of Liberty Mutual Insurance Europe Limited

Insured Details

Name of insured	Mr Leon James Breheney trading as Envious
Correspondence address	Town Street Earlsheaton Dewsbury WF12 8BQ
Business Description	Hair & Beauty Salons

Insured Premises Details

Address	Town Street Earlsheaton Dewsbury WF12 8BQ
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Premium Details

Annual Premium	£350.00
Plus 12.00% Insurance Premium Tax	£42.00
Underwriting Fee	£18.50
Total Premium	£410.50

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Retail Policy Schedule

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Cover Details Section 1: Property Damage

Premises	Town Street, Earlsheaton, Dewsbury, WF12 8BQ
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Cover Details Section 1: Property Damage

Description	Sum Insured
Buildings	£0
Subsidence	No
Tenant's Improvements	£20,000
Stock	£10,000
Target Stock	£150
Fixtures, Fittings and Furniture	£25,000
Computer Equipment	£2,000

Sub-Section 2: Glass	Included as per policy wording
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Sub-Section 3: Money

Description	Limit
Money in transit of bank night safe	£6,000
Money on Premises during Business Hours	£6,000
Money on Premises outside Business Hours:	
contained in a locked safe	£2,000
not contained in a locked safe	£250
Money in the home of the Insured or any authorized employee	£750

Section 1: Property Damage Excesses

Standard Excess	£250 Each and every claim
Flood Excess	£250 Each and every claim
Sub-Section 2: Glass Excess	£250 Each and every claim
Sub-Section 3: Money Excess	£250 Each and every claim

Sub-Section 4: Personal Assault	Included as per policy wording
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Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

Cover Details: Section 2 – Business Interruption

<u>Description</u>	<u>Sum Insured</u>
Gross Profit	£250,000
Indemnity Period	12 months
Gross Rent Receivable	£0
Indemnity Period	12 Months
Outstanding Debit Balances	£25,000
Indemnity Period	12 months

Cover Details: Section 3 – Combined Liabilities

<u>Description</u>	<u>Limit</u>
Sub-Section 1 – Employers Liability	
Limit of Indemnity	£10,000,000 any one occurrence
Sub-Section 2 – Public Liability	
Limit of Indemnity	£2,000,000 any one occurrence
Excess	£250
Sub-Section 2 – Products Liability	
Limit of Indemnity	£2,000,000 any one occurrence

Cover Details: Section 4 – Deterioration of Refrigerated Stock

<u>Description</u>	<u>Sum Insured</u>
Refrigerated Stock	n/a
Excess	
Standard Excess	n/a

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

Cover Details: Section 5 – Goods in Transit

Description	Sum Insured
Property in transit in Own Vehicles	£5,000
Property in transit in Hauliers Vehicles	£2,500
Property in transit by Rail	£2,500
Property in transit by Post	£2,500

Excess

Standard Excess	£100 each and every claim
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Cover Details: Section 6 – Loss of License

Description	Sum Insured
Loss of License	£50,000

Interest to be noted by Insurers

Policy Endorsements

ARL10 Rights of Recourse Condition

It is a condition precedent to liability under Section 3 of this Policy that no agreements or contracts are entered into by the **Insured** on terms which prevent the **Insured** from exercising their rights of recovery against any party under the ordinary process of law.

ARL15 Cosmetics Exclusion

Underwriters shall not indemnify the **Insured** under Section 3 Sub-Section 2 and 3 of this Policy against liability arising out of or in connection with the manufacture, alteration, blending, packaging or labelling of cosmetics.

ARL2 SUNBED/SOLARIUM EXTENSION

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

This **Policy** is extended to include liability arising out of or in connection with the use of sun beds and/or solariums, subject to the following conditions, which are precedent to the Company's liability under Section 3 - Sub-sections 2 & 3: -

- a) Notwithstanding the Limits of Indemnity under Section 3 Sub-Sections 2 & 3 the **Company** liability under this extension shall not exceed £100,000 in the aggregate in any one **Period of Insurance**.
- b) Notwithstanding the **Excess** contained in the schedule the **Insured** will be responsible for the first £1,000 of each and every claim for **Bodily Injury**
- c) All persons using sun beds shall be provided with and required to wear goggles
- d) Instructions and appropriate warnings shall be provided to all persons using the equipment
- e) All equipment shall be used in accordance with the manufacturer's instructions
- f) All equipment used shall contain an automatic cut-out device to avoid over-exposure

ARL20 Hairdressers and Beauticians Treatment Risk

The following applies under Section 3 - Combined Liabilities

The **Company** will indemnify the **Insured** in respect of liability arising in the ordinary course of business as a Hairdresser and/or Beautician including any Liability for:

- Dyeing, tinting, washing, styling, cutting, bleaching, permanent waving or other special treatment of hair.
- Ear/Nose piercing (using stud gun method), pedicure, manicure, nail maintenance, nail wraps, nail extensions, nail art, non-permanent make-up.
- Eyebrow plucking or shaping, dyeing or tinting eyelashes or brows, facials, waxing, cleansing and exfoliation, tweezing, sugaring, depilation, electrolysis, threading.
- Alexander technique, reiki treatment, sports / Swedish / shiatsu / eastern head / aromatherapy massage, lymphatic drainage, crystal healing
- Electro-mechanical slimming treatments.
- Any treatment where bodily contact is not involved.
- Any treatment specifically detailed on the Statement of Fact/Schedule.

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

It is a condition precedent to the **Company's** liability that the **Employees** performing the treatment have a minimum of 2 years continuous employment in hairdressing and beauty treatment or are under the direct and continuous supervision of a qualified **Employee** with such experience

Specific exclusions to this cover include but are not limited to:

- Permanent make-up, tattoos
- Invasive or surgical treatments of any description (including colonic irrigation)
- Laser treatments or infra-red treatments of any description.
- Saunas, spas or treatments involving bathing.
- Body piercing of any nature (excluding ear and nose piercing by stud gun method)

It is noted that this extension shall not extend to cover liability caused by or arising from any treatment involving the application of any chemical or material unless the chemical or material is tested and applied in accordance with procedures and directions recommended by the manufacturer or other authorised supplier of the chemical or material.

ARL4 Pharmaceutical Drugs Exclusion

The **Company** shall not indemnify the **Insured** under Section 3 - Sub-sections 2 & 3 of this Policy against liability arising out of or in connection with the provision and/or administration of drugs and/or pharmaceuticals of any nature

ARL5 Efficacy Exclusion

The **Company** shall not indemnify the **Insured** under Section 3 - Sub-Sections 2 & 3 of this Policy against any liability arising out of or in connection with the failure (whether full or partial) of any **Products** or services provided by the **Insured** to fulfil the purpose for which they were intended, specified, warranted or guaranteed.

ARL6 Excluding Work Away

Section 3 of the Policy is restricted to premises risk only (but includes collection and delivery activities)

ARP10 Pipe Lagging Condition

It is a condition precedent to the **Company's** liability that:

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
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- a) there is a heating system linked to a frost-stat and a minimum temperature of 4°C is maintained between 31st October and 31st March annually or
- b) all pipes are adequately lagged

ARP11b Security Protection

It is a condition precedent to the **Company's** liability that:

- a) the final exit door of the **Insured's** portion of the **Buildings** is to be fitted with either
 - i) for timber or steel framed doors a mortice deadlock that has 5 or more levers and matching box striking plate which conform to BS 3621 or
 - ii) for timber or steel framed doors a rim latch deadlock that conforms to BS 3621
- b) all other external doors and internal doors giving access to any part of the **Buildings** not occupied by the **Insured** are to be fitted with either
 - i) as described in a) i. and ii. above or
 - ii) 2 key-operated security bolts for doors fitted approximately 30cms from the top and bottom of the doors respectively
- c) aluminium or UPVC framed doors are to be fitted with integral cylinder key operated mortice deadlocks
- d) all ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies down pipes are to be fitted with key operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars grilles gates expanded metal or weld-mesh securely fixed to the brickwork surrounding the window

Any door or window officially designated a fire exit by the fire authority is excluded from these requirements. These are to be secured internally by panic bolts or fire exit bolts. Any additional devices are to be approved by the local Fire Prevention Officer.

ARP12 Stillage Warranty

It is a condition precedent to the **Company's** liability that:

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

all stock stored on the ground floor or within the basement of the buildings of the **Premises** including outbuildings must be stored a minimum of 6" (15cm) above the floor.

ARP13 Target Stock Exclusion

It is a condition precedent to the **Company's** liability that:

the **Company** shall not provide indemnity for **Target Stock** unless each item of **Target Stock** is specifically detailed in the **Schedule**

ARP14 Terrorism Exclusion

Except in respect of claims arising under Section 4 - Sub-section 1, this Policy does not cover -

Loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with:

1. Any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
2. Any act taken in controlling preventing suppressing or in any way relating to any act of **Terrorism**.

ARP2 IEE Condition

It is a condition precedent to the **Company's** liability that:

- a) the electrical system at the **Premises** (or the **Insureds** portion of the **Premises**) is inspected and tested by a qualified NICEIC electrician in accordance with IEE Regulations for Electrical Installations and a Completion and Inspection Certificate is lodged with the Company
- b) any remedial work specified as priority 1 or 2 on such certificates shall be carried out within 60 days of the inspection
- c) a copy of each Completion and Inspection Certificate is held by the **Insured** for inspection by the **Company** at any time
- d) the electrical installation is further inspected and tested within the timescale recommended on the Completion and Inspection Certificate

Retail Policy Schedule

Agreement Number	Policy Reference	Reason for issue	Date of Issue
PR42118_P001	B2B/ARO/HAI/1000310	Renewal	13/04/18

ARP25 Money in Transit Escort Warranty

It is a condition precedent to the **Company's** liability that where money in transit exceeds;

- a) £3,000 up to £4,999 it must be accompanied by two able bodied adults
- b) £5,000 up to £7,499 it must be accompanied by three able bodied adults
- c) £7,500 up to £9,999 it must be accompanied by four able bodied adults
- d) £10,000 it must be carried by an approved security Company.

ARP3 Cash Registers & Tills

It is a condition precedent to the **Company's** liability that:

The drawers of cash registers and tills must be left open out of business hours.

ARP6 Fire Extinguishing Appliances Condition.

It is a condition precedent to the **Company's** liability that:

All fire extinguishing appliances must be maintained in full working order and inspected as required regularly during the currency of this Policy and any defect whether disclosed by such inspection be remedied promptly

ARP8 Goods in Transit

The **Company** shall provide cover for Goods in transit for the client's own vehicles only and shall exclude theft/loss from unattended vehicles.

ARP9 Portable Heating Condition

It is a condition precedent to the **Company's** liability that:

there will be no use or storage on the **Premises** of portable electric paraffin or gas heaters unless specifically agreed by the **Company**