

Insurance Policy for Foreveryoung By Miss Watson

Policy Schedule - Effective Date 30/08/2023

Policy Number	#RTT269457-3202466
Policyholder	Foreveryoung By Miss Watson
Address	37 Borsdane Way Westhoughton Bolton manchester BL5 3FD
Period of Insurance	30-Aug-2023 to 29-Aug-2024 (both dates inclusive)
Premium	£254.46 (+ IPT @ 12% = £30.54)
Total Payable	£285.00
Business	Training, Teachers and Tutors - Training Provider (100% of turnover)

Professional Indemnity

Limit £50,000 for each claim OR £50,000 For all claims in the aggregate notified during any period of insurance

Excess £250.00 Each and every claim

Property Damage Insurance

General Contents within the Risk Address £5,000

Portable Equipment outside the Risk Address UK £1,000

Geographical Limits As Described Within the Policy Wording

UK - Anywhere within the United Kingdom (A)

EUR - Anywhere within the European Union (B)

W/W - Anywhere in the World (C)

Additional Cost of Working £2,500

Public Liability

Limit £1,000,000. This limit applies in respect of Any One Occurrence or Series of Occurences arising out of any one original cause.

Excess £100.00 in respect of each and every claim, other than
£250.00 in respect of mobile phone claims

Products Liability Not Covered

Legal Defence Costs

Employers liability and Public / Products liability £250,000

For Each section the total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance

Directors and Officers Liability

Limit £250,000 Any one claim and in all.

Employer's Liability

Limit £10,000,000 Any One Occurrence but limited to £5,000,000 any event in respect of Terrorism or Offshore risks

Manual Work Away Included

No

Offshore Work Included

No



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 Assured employs persons covered by the Certificate)

Certificate No. #RTT269457-3202466

1. Name of Assured. Foreveryoung By Miss Watson
2. Date of commencement of insurance. 30-Aug-2023
3. Date of expiry of insurance. 29-Aug-2024

We hereby certify that:-

1. subject to the paragraph 2, the insurance 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. the minimum amount of cover provided by this certificate is no less than £10,000,000

Signed on behalf of Markel International Insurance Company Limited (Authorised Insurers)

A handwritten signature in black ink, appearing to be "J. Khan", followed by a period.

.....(Signature)

(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 certificate covers the holding company and all its subsidiaries, or that the certificate covers the holding company and all its subsidiaries except any specifically excluded by name, or that the certificate covers the holding company and only the named subsidiaries.

(b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.

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;
- 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

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. • However, although it is not 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. However, although completing and recording risk assessments is not 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.

Legal Expenses

Limit

£100,000 Any One Claim

Signed:

A handwritten signature in black ink, appearing to be 'Jm fur', followed by a period.

Managing Director, Markel (UK) Limited

Date:

30-Aug-2023