Statement of Cover

POLICY HOLDER / INSURED G & B Finch Ltd &/or G & B Finch Holdings Ltd

POLICY NUMBER CHI042019/000230

ADDRESS Batemans Farm
Great Leighs

Chelmsford
Essex

POSTCODE CM3 1PU

BUSINESS DESCRIPTION
recycling & sales of aggregates & concrete, quarry owner & operator, concrete production and groundworkers

Your Covers

Section of Cover	Cover Insured	Insurer / Provider
Freight & Hauliers Liability (Goods in Transit)	Yes	RSA
Engineering		
Inspection Services	Yes	British Engineering Services
Sudden and Unforeseen Breakdown Insurance	No	RSA
Commercial Legal Expenses	Yes	Markel International Insurance Company Limited
Construction Insurance (Plant All Risks)	Yes	RSA
Property	Yes	RSA

Schedule

INSURED	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Freight & Hauliers Liability	**INSURER**	RSA

PERIOD OF INSURANCE

FROM 11 April 2021 **TO** 10 April 2022

Policy Wording	Policy Wording UKC04983 applies		
Policy Limit	£350,000.00		
Section Limit	Cargo & Liability Extensions	£350,000.00	
	Insured Trailers	£0.00	
	Errors & Omissions	£250,000.00	in the aggregate

Excess
£50 Full Responsibility cover up to a Maximum Sub-limit of £12,500 each and every claim
£250 all other circumstances, each and every claim.
Unless qualified on subsequent page.

Section 1 - Cargo Liability and Extensions Insured

Insured Services: Road Transport

Insured Contracts	Sub-limit	Turnover	Geographical Limit
Full Responsibility	£300,000 per vehicle	£10,000.00	British Isles

Insured Services: Warehousing Not Insured

Section 2 - Insured Trailers Not Insured

Section 3 - Errors and Omissions

Road Transport	Insured
Warehousing	Not Insured

12-April-2021 13:48

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Endorsement

INSURED	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Freight & Hauliers Liability	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Own Motive Power
Exclusion 3. H) is restated as follows:

You are not covered for Cargo whilst being driven under its own motive power except whilst being loaded onto or off-loaded from any Vehicle or Conveyance For the purposes of this extension the expression:

1) "loaded onto" shall mean the movement of the Cargo directly onto the conveying Vehicle from the point of collection at the consignors premises.

2) "off-loaded" shall mean the movement of the Cargo directly from the conveying Vehicle to the point of delivery within the premises of the consignee.

You are not covered for claims in repsect of any third party liability and/or Road Traffic Act Liability.

Theft Exclusions
You are not covered for claims for theft of Thief Attractive Cargo
A) whilst in the care, custody or control of any agency driver or Subcontractors
B) when not Attended unless at the time of the theft such Cargo was:
1) contained in a building (whether or not loaded in or on a Vehicle) which was securely closed and locked or
2) loaded in or on a Vehicle:
A) to which all doors, windows and other openings were closed and securely locked, any security devices or systems were set in operation and from which all keys had been removed and
B) which was parked within a walled or fenced compound to which entry and exit was controlled by professional on-site security guards.

25. COMMUNICABLE DISEASE

A. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
B. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

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Schedule

CUSTOMER NAME	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Engineering Inspection Services	**INSPECTION PROVIDER**	British Engineering Services
CONTRACT START DATE	11 April 2021	**END DATE**	10 April 2022

PLANT & MACHINERY DETAILS

Moved about Plant

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Excavator/Loading Shovel/Loaders	7	Annual	11/04/2017

Moved about Plant

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Lorry Mounted Crane	5	Annual	11/04/2017

Moved about Plant

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Portable/Manual/Hydraulic Crane	1	Annual	11/04/2017

Moved about Plant

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Trolley Jack / Liifting Jack	9	Annual	11/04/2017

Moved about Plant

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Fork Lift Truck/Pallet Truck	1	Annual	11/04/2017

Terms and Conditions
For full Terms and Conditions, please refer to your British Engineering Services Limited Terms and Conditions document.

12-April-2021 13:48

Schedule

CUSTOMER NAME	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Engineering Inspection Services	**INSPECTION PROVIDER**	British Engineering Services
CONTRACT START DATE	11 April 2021	**END DATE**	10 April 2022

PLANT & MACHINERY DETAILS

Address Batemans Farm, Great Leighs, Chelmsford, Essex, CM3 1PU

Item of Plant & Machinery	Number of Items	Examination Frequency	Effective Date
Motor Vehicle Lifting Table	1	6 Month	11/04/2017

Terms and Conditions
For full Terms and Conditions, please refer to your British Engineering Services Limited Terms and Conditions document.

12-April-2021 13:48

Schedule

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Sudden and Unforeseen Breakdown Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

PLANT & MACHINERY DETAILS

Section	Limit of Liability
Insurance of specified items noted above	Insured
Own Surrounding Property damage	Limit of £2,000,000
Temporary Removal	Limit of £100,000
Additional Property	Limit of £750,000
Temporary repairs/Expediting Costs	Limit of £25,000
Debris Removal	Limit of £750,000
Measures taken in Avoidance of Damage	Limit of £750,000
Cost of Replacement Equipment	Limit of £10,000
Claims Investigation Costs	Limit of £25,000
Claims Preparation Costs	Limit of £5,000
Sudden and Unforeseen Damage	Limit of £750,000

Policyholders Contribution
£100 each and every claim

This Schedule is to be read in conjunction with your Sudden and Unforseen Breakdown Insurance Policy Wording.

12-April-2021 13:48

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Schedule

YOU	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Towergate Insurance Legal +	**INSURER**	Markel International Insurance Company Limited

PERIOD OF INSURANCE

FROM 11 April 2021 **TO** 10 April 2022

Token Code: suewBDzK

Your Sections of cover	The most that **we** will pay any **one claim**	1. **Excess** for **our** choice of **representative**	2. **Excess** if **you** are able to choose **your** own **representative**	**Insured / Not Insured**
Employment disputes	£250,000	£0	Not applicable	Insured
Employment compensation awards	£250,000	£0	Not applicable	Insured
Property and landlord and tenant disputes	£250,000	£0	£1,000	Insured
Criminal defence	£250,000	£0	£1,000	Insured
(Interview under caution)	£2,500	£0	Not applicable	Insured
Tax protection	£250,000	£0	Not applicable	Insured
(Aspect enquiry)	£250,000	£1,000	Not applicable	Insured
(Current tax year enquiry)	£1,000	£0	Not applicable	Insured
Regulatory compliance	£250,000	£0	£1,000	Insured
Court attendance costs	£1,000	£0	Not applicable	Insured
Employee extra protection	£10,000	£0	£1,000	Insured
Crisis communication	£10,000	£0	Not applicable	Insured
Restrictive covenant cover	£250,000	£0	£1,000	Insured
Negotiation cover	£5,000	£0	Not applicable	Insured
Transport disputes	£250,000	£0	£1,000	Insured
Contract disputes	£250,000	£0	£1,000	Insured
Construction contractors disputes	£250,000	£1,000	£2,000	Not Insured

The most that **we** will pay for all **claims** in the **period of insurance** £1,000,000

Territorial limits

Contract disputes - EEA
Criminal defence - EEA
Property and landlord and tenant disputes - EEA
Personal injury - EEA
All other Sections of cover - UK

Minimum sum in dispute

Contract disputes - £1,000
Construction contractors disputes - £5,000

Maximum construction project value £500,000

Endorsements

In a **claim** under **Criminal defence** where the subject matter of the **claim** is either:
· Corporate Manslaughter
· Gross Negligence Manslaughter
· Health and Safety at Work
and different **representatives** are required to represent **you**, and **your employees**, directors or partners, a separate **any one claim** limit of indemnity will apply to the **claim** by **you** and the **claim** by **your employees**, directors or partners.

Towergate Legal + Legal Helpline and Claims Line 0345 618 8198

Markel Law Hub

You have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to markellaw.co.uk and log in using **your** token code which can be found at the top of this **policy** schedule.

Authorised

Underwritten by Markel International Insurance Company Limited

12-April-2021 13:48

Markel Legal Expenses Insurance is a trading name of Markel International Insurance Company Limited, registered in England and Wales No: 00966670. VAT number 245 7363 49.
Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited.
Markel International Insurance Company Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number 202570.

Schedule

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Construction Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM 11 April 2021 **TO** 10 April 2022

Owned Contractors Plant

Constructional plant tools equipment site huts or caravans the property of the Policyholder — £1,000,000.00 limit any one accident

Based on the total value of Owned Contractors Plant of — £2,644,500.00

Hired in Contractors Plant — **Sum Insured**

Constructional plant tools equipment site huts or caravans hired in by the Policyholder — £100000 limit any one accident

Based on the Annual hire charges of — £10,000.00

Contract Works	Not Insured
Machinery Movement	Not Insured
Advanced Business Interruption	Not Insured
All Risk Terrorism Insurance	Not Insured

Policy Wording

£1,000.00 each and every claim

Except as qualified on subsequent page

Policyholder's Contribution

Policy wording UKC02199H applies

12-April-2021 13:48

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Construction Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Uninsured Property

Unless specifically endorsed to the contrary this Policy does not cover:
-Cereal or grain production machinery (including but not limited to combine harvesters balers or conveyors)
Quad bikes
Quarrying machinery
Scrap metal processing machinery (including but not limited to shredders, fragmentisers, compactors)
Tar and Asphalt machinery
Timber and forestry equipment (including but not limited to harvesters and forwarders)
Trailers
Tractors or agricultural machinery
Waste re-cycling / land fill machinery
Woodchippers or shredders

It has been agreed that the following property is covered by this policy :-

Tractors, Power Screeners,

No Claims Rebate

The Company agrees to allow a 10% rebate of the expiring years insurance premium at the end of each period of insurance providing that the Loss Ratio is nil and the Policy is renewed for a further year.

Loss Ratio shall mean total of all claims paid and outstanding under this Policy for the period of Insurance concerned net of the Policy excesses ad shown as a percentage of the total Premium (net of taxes) received for the same period of insurance.

Long Term Agreement
A discount of 5% off the premiums otherwise payable under this Policy is allowed in consideration of the Agreement signed by the Policyholder to offer annually the renewal of this Policy until the 10 April 2023

It is hereby noted that
a) the Insurers shall be under no obligation to accept an offer made in accordance with the Agreement

b) the Policy may be varied as appropriate to include extensions of cover to add items of plant to delete items taken out of service and to amend Sums Insured or Limits of Indemnity to correspond with changes in values subject in each case to appropriate alteration of premium

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Construction Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

General Memorandum

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording

Exclusions applicable to all Sections

The E-risk Virus and Hacking Exclusion is deleted

The following Exclusions are included

Disease (except Terrorism Insurance)

Notwithstanding anything in this Policy to the contrary this Policy does not cover

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

(a) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
(b) any disease arising from any such pathogen or microorganism, or
(c) the threat or fear (actual or perceived) of (a) or (b).

E-Risk: Virus and Hacking (except Terrorism Insurance)

A) Damage to Data which shall include but shall not be limited to:
i) Damage to or corruption of Data whether in whole or in part,
ii) unauthorised appropriation of, use of, access to or modification of Data,
iii) unauthorised transmission of Data to any third parties,
iv) Damage arising out of any misinterpretation, use or misuse of Data,
v) Damage arising out of any operator error in respect of Data.

B) Damage arising directly or indirectly from:
i) the transmission or impact of any Virus,
ii) unauthorised access to a System,
iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication,
iv) Failure of a System,
v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property Insured directly caused by any of the following

Fire Lightning, Aircraft or other aerial devices or articles dropped from them, Explosion, Riot, Civil Commotion,

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Construction Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

from any tank, apparatus or pipe, Impact by any road vehicle or animal, Theft or Sprinkler Leakage

Inventory Plus – Owned Property
The Cover provided by the Policy by the Owned Contractors Plant Section is restricted to:

a) the Property listed in the inventory supplied to the Company by the Policyholder at inception/renewal
b) any further Property which has been purchased leased or acquired on Deferred Purchase by the Policyholder since the date of the inventory

Within thirty days of the inception of this Policy and each subsequent renewal the Policyholder shall provide to the Company an inventory of Property which for each item includes a description model current market value and serial number or other distinguishing number.

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Schedule

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM 11 April 2021 **TO** 10 April 2022

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

1. Fire Explosion Lightning Aircraft
2. Earthquake
3. Riot and malicious persons
4. Storm or Flood
5. Escape of Water
6. Impact
7. Sprinkler Leakage
8. Theft
9. Subsidence
10. Any other accident
11. Glass
12. Specified Items: All Risks

It is important to note that the Covers excluded are Specified on the Schedule
For the full definition of the Policy Coverage please refer to the Policy Wording

If there are any additional Policy-level Clauses and/or Endorsements applicable, these are shown in the 'Endorsements' section below

Property Damage Insurance

Business Premises Batemans Farm, Great Leighs, , Chelmsford, Essex, United Kingdom, CM3 1PU

Covers not insured

Please refer to 'Endorsements' section below for details of any Covers not insured

Property Insured	Declared Value	Sum Insured
Buildings	£900,000.00	£1,035,000.00
Fuel Tanks	£0.00	£0.00

General Contents

Property Insured	Declared Value	Sum Insured	Theft Cover
Contents	£0.00	£0.00	Not Insured
Fuel Tank Contents	£0.00	£0.00	Not Insured
Tools on Premises	£0.00	£0.00	Not Insured
Static Plant in Open	£100,000.00	£115,000.00	Insured
Mobile Plant in Open	£0.00	£0.00	Not Insured

Stock

Not Insured

Rent

Not Insured

Business Interruption Insurance

Not Insured

12-April-2021 13:48

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Schedule

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Insurance

Business Premises Asheldham Quarry, Tillenham Road, Asheldham, Asheldham, , United Kingdom, CM0 7JD

Covers not insured

Please refer to 'Endorsements' section below for details of any Covers not insured

Property Insured	Declared Value	Sum Insured
Buildings	£0.00	£0.00
Fuel Tanks	£0.00	£0.00

General Contents

Property Insured	Declared Value	Sum Insured	Theft Cover
Contents	£0.00	£0.00	Not Insured
Fuel Tank Contents	£0.00	£0.00	Not Insured
Tools on Premises	£0.00	£0.00	Not Insured
Static Plant in Open	£300,000.00	£345,000.00	Insured
Mobile Plant in Open	£0.00	£0.00	Not Insured

Stock

Not Insured

Rent

Not Insured

Business Interruption Insurance

Not Insured

12-April-2021 13:48

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Schedule

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Specified Items - 'All Risks'

Not Insured

Business Interruption Insurance

Not Insured

Money	**Limit of liability any one loss**
1A) Money in the Policyholder's Premises during Working Hours or in Transit	£5,000
1B)1) Money in the Policyholder's Premiums out of working Hours: In specified locked safes or strong rooms	Not Insured
1B)2) Money in the Policyholder's Premises out of Working Hours: in all other locked safes or strong rooms	£2,000.00

Personal Injury (Robbery)

Number of units 5

Terrorism Not Insured

Property Damage and Business Interruption Insurance – Policyholder's Contribution
Except as otherwise stated, the Policyholder's Contribution as shown below shall apply:

Cover (if insured)	**Policyholder's Contribution**
Subsidence	£1,000
Property Insured	**Policyholder's Contribution**
Mobile plant in the open	£500
Money	**Policyholder's Contribution**
Money on premises / in transit / in own safe	£50
All other claims	**Policyholder's Contribution**
All other claims	£350

12-April-2021 13:48

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Insurance - Minimum Standards of Security Condition Precedent

This clause applies to the Property Damage Insurance and Business Interruption Insurance and Money Insurance sections of this Policy.

It is a condition precedent to any liability of the Company in respect of Damage by Theft under:

1)Property Damage Cover 8 A)i) - entry to or exit from that part of the Building occupied by the Policyholder for the purpose of the Business by forcible and violent means,
2)Money Item 1 B) – Money in the Policyholders Premises out of Working Hours,

that the Policyholder shall have implemented the following security measures with effect from 60 days from the inception of cover.

A)The final exit door of the Business Premises must be secured with one of the following
1) for timber or steel framed doors a mortice deadlock which has 5 or more levers and/or conforms to British Standard BS3621,
2) for aluminium or UPVC framed doors a cylinder operated mortice deadlock or deadlocking multi-point locking system with a minimum of three locking points,
3) irrespective of the door construction a close shackle padlock with a minimum shackle thickness of 10mm together with the manufacturers corresponding locking bar.

B) All external doors and all internal doors giving access to any part of the building not occupied by the Policyholder for the purpose of the Business must be secured with either:
1)any of the locking arrangements specified in A) above according to the construction of the doors,
OR
2) two key operated security bolts for doors fitted internally one fitted near the top and the other near the bottom of the door.

C) Where any of the doors described in A) or B) above are of double leaf construction:
1) the first closing leaf must be secured with two key operated security bolts fitted internally, and shooting vertically one at the top and the other at the bottom of the door,
AND
2) the final closing leaf must be secured with either:
i) any of the locking arrangements specified in A) above according to the construction of the doors,
OR
ii)two key operated security bolts fitted internally and shooting vertically one at the top and the other at the bottom of the door.

D)All ground floor and basement opening windows/skylights and readily accessible opening windows/skylights on other floors must be secured with either key operated locking devices or other locking devices which rely upon a removable component for their security.

Readily accessible windows are those that can be reached from the ground without the use of a ladder or via

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

extension balconies downpipes external staircases and fire escapes canopies outbuildings garages walls nearby trees or roofs adjoining or next door premises.

This requirement does not apply to windows/skylights which are protected by solid steel bars grilles locked gates shutters expanded metal or weld mesh.

Any door or window designated as a fire exit following a fire risk assessment is excluded from these requirements. Fire exit doors and windows must be secured whenever the Business Premises are unoccupied by means of a device suitable for use in emergency escape situations.

Interpretation
For the purpose of this condition Business Premises shall mean that part of the Premises occupied by the Policyholder for the purposes of the Business described in the Schedule.
Property Damage Insurance - External Combustibles Condition Precedent

This clause applies to the Property Damage Insurance and Business Interruption section of this Policy.

It is a condition precedent to any liability of the Company for Damage by Fire that all combustible Property or waste is situated a minimum of 10 metres away from the perimeter of the Building.
Property Damage Insurance - Waste Removal – Condition Precedent

This clause applies to the Property Damage Insurance section of this Policy

It is a condition precedent to any liability of the Company for Damage by Fire that

A) all trade and process waste and refuse will be removed daily from any Buildings

and

B) all oily and / or greasy waste and cloths will be kept in metal receptacles and removed from any Buildings every night

All external waste storage to be within a location physically secure against unauthorised interference

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Insurance - Portable Heater Condition Precedent

It is a condition precedent to any liability of the Company for Damage by Fire that any portable heaters:
-Are not to be sited in passageways and other places where they are liable to be overturned or subject to mechanical damage
-Are not to be sited in areas where flammable atmospheres are habitually or intermittently present
-Are not to be sited on combustible floors or surfaces
-Are to be kept clear of combustible materials and be provided with a guard to maintain a clear space of at least 1 metre
-Must have an automatic cut-off switch
-Must carry a valid CE mark

12-April-2021 13:48

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Insurance - Alteration to The Insurance Provided

The insurance provided in respect of documents, manuscripts and business books is restated as follows

In respect of computer records, documents, manuscripts and business books the Company will pay:

1 the value of the materials as stationery,

2 the clerical labour expended in reproducing or writing up such documents,

3 the costs necessarily and reasonably incurred in connection with the reproduction of any information to be recorded,

but excluding the value to the Policyholder of the information and subject to the Company's liability not exceeding the limit stated in the definition of General Contents.

Condition

Maintenance and Back–up
The Policyholder shall:

A) maintain the Property in good order and efficient operating condition and

A)observe the manufacturer's or supplier's instructions for use, operation, storage, transit and inspection of the Property and

B)back up information (other than software programs) at least once every 24 hours, verify and store taking all reasonable precautions in its safe storage and separately maintain one Verified Back-Up Copy at least once every seven days in a location away from the Premises and

C)maintain one Verified Back-Up Copy and up-to-date set of software programs in a separate location away from the Premises and

obtain and keep in force and effect a proper and valid licence in respect of any software program in its possession

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Definitions

The Property Damage definition in respect of General Contents is restated as follows

General Contents

Machinery, plant, fixtures, fittings and other trade equipment,

all office equipment and other contents,

patterns, models, moulds, plans and designs, computer records, documents, manuscripts and business books for an amount not exceeding £25,000 in respect of any one loss,

tenants' improvements,

alterations and decorations,

in so far as they are not otherwise insured, directors', partners' and employees' personal effects including clothing, pedal cycles, tools and instruments for an amount not exceeding £2,500 per person,
Money and securities of any description for an amount not exceeding £1,000 in total and subject to any specific exclusions in this insurance,

wines, spirits, cigarettes and tobacco held for entertainment purposes for an amount not exceeding £500 in total in respect of Damage by Theft (if insured),

to the extent that they are not otherwise insured motor vehicles, motor chassis and their contents.
Property Damage Insurance - Use of Oxy-acetylene equipment and Industrial Gas cylinders
This clause applies to the Property Damage section of this policy
It is a condition precedent to any liability of the Company for Damage by Fire that
A)all Industrial Gas and Oxy-acetylene cylinders must be transported in an upright position using a trolley or other proprietary equipment.
and
B)all Industrial Gas and Oxy-acetylene cylinders must be against a wall, fixed bench or other secure anchorage point when in use

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Endorsement

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SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

General Memorandum
In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Schedule shall take precedence over any terms in the Policy wording

Policy Exclusions

Policy Exclusion 3 is included as follows

3. Disease Exclusion

(except Terrorism Insurance)

Notwithstanding anything in this Policy to the contrary and save to the extent expressly provided by any Specified Disease Extension to the Business Interruption Insurance section herein this Policy does not cover:

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

(a) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
(b) any disease arising from any such pathogen or microorganism, or
(c) the threat or fear (actual or perceived) of (a) or (b).

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Policy Definitions

The Policy Definitions of Data, System and Virus are deleted and replaced by the following:

Data

Facts, concepts and information represented or stored electronically or converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any other information whatsoever

System

A computer or other equipment or component or item which processes stores transmits or receives Data.

Virus

Any program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, System, Data or operations, whether involving self-replication or not. The definition of Virus includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to Damage, interfere with, adversely affect, infiltrate or monitor as above.

The Policy Definition of Microchip is deleted

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Endorsement

POLICYHOLDER	G & B Finch Ltd &/or G & B Finch Holdings Ltd	**POLICY NUMBER**	CHI042019/000230
SECTION	Property Insurance	**INSURER**	RSA

PERIOD OF INSURANCE

FROM	11 April 2021	**TO**	10 April 2022

Property Damage Insurance

Exclusion 2 Electronic Risks is amended to read as follows

This Policy does not cover:

2 Electronic Risk

A) Damage to Data which shall include but shall not be limited to:
i) Damage to or corruption of Data whether in whole or in part,
ii) unauthorised appropriation of, use of, access to or modification of Data,
iii) unauthorised transmission of Data to any third parties,
iv) Damage arising out of any misinterpretation, use or misuse of Data,
v) Damage arising out of any operator error in respect of Data.
B) Damage arising directly or indirectly from:
i) the transmission or impact of any Virus,
ii) unauthorised access to a System,
iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication,
iv) Failure of a System,
v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property directly caused by any of the following Covers insured unless otherwise excluded under this Policy
Fire, Explosion, Lightning, Aircraft, Explosion, Earthquake, Riot and malicious persons but only where involving physical force or violence, Storm or Flood, Escape of water, Impact, Sprinkler Leakage or Theft

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Your Premiums

POLICY HOLDER / INSURED	G & B Finch Ltd &/or G & B Finch Holdings Ltd
POLICY NUMBER	CHI042019/000230

Section of Cover		Annual Premium Due
Freight & Hauliers Liability (Goods in Transit)	£	648.42
Engineering		
Inspection Services	£	1,500.95
Sudden and Unforeseen Breakdown Insurance	£	0.00
Commercial Legal Expenses	£	793.86
Construction Insurance (Plant All Risks)	£	12,989.00
Property	£	4,729.94

TOTAL ANNUAL PREMIUM DUE	£	20,662.17

Where applicable Includes Insurance Premium Tax	£	2,052.99 At the prevailing rate
Where applicable Includes 20% VAT	£	250.16

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Towergate Legal +
Legal protection Insurance

Statement of Fact

You	:	
Policy Number	:	**CHI042019/000230CHI042019/000230**
Coverage	:	**Standard Cover plus Contract Disputes**
Wageroll	:	**£1,600,000 - £1,699,999**
Number of Vehicles	:	**Not applicable**
Renewal / Inception Date	:	**11 April 2021**

You must notify **Towergate Insurance** as soon as possible in any of the following circumstances, **providing full details in order that your premium and terms can be reassessed:**

- If there is any cause, event or circumstance which may give rise to a claim being made under this insurance which has not already been notified to us
- If an insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms or declined to renew a commercial legal expenses insurance policy
- If during the last 5 years you have had employment-related compensation awards made against you and / or been involved in legal disputes and / or legal proceedings (other than proceedings to recover uninsured losses following a motor accident) and / or other legal representation (such as at Operator Licence Public Inquiries) costing more than £10,000 in total
- If your business has not taken technical and organisational measures to comply with GDPR legislation
- If you are a haulage contractor and you have more than 100 vehicles
- If you are not a haulage company and have a wage roll of more than £4.9m
- If there are more than 10 properties and/or leases to which this policy would apply or if any of these properties and/or leases are located outside of the of The United Kingdom of Great Britain and Northern Ireland
- If you are not domiciled within The United Kingdom of Great Britain and Northern Ireland or if any business vehicles are located or expected to be located outside of The United Kingdom of Great Britain and Northern Ireland for a continuous period of 60 days or more
- If your business description is that of a Solicitor, care home, recruitment consultant, professional sporting club, educational establishment, property owner and property developer (except where property ownership or development is ancillary to an otherwise acceptable activity)