QBE

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)

1. Name of policy holder — Policy No **Y013315QBE0111A**

Red Industries Ltd &/or Red Industries (Scotland) Ltd &/or Subsidiary Companies

2. Date of commencement of insurance policy — **31st May 2011**

3. Date of expiry of insurance policy — **30th May 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, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or

   ~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE Insurance (Europe) Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

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.*

Important

The Employers' Liability (Compulsory Insurance) Regulations 1998 requires that you keep this certificate or a copy for at least 40 years. Extra copies of the certificate will by supplied upon request.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions. Please see the policy for full details.

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561
Authorised and Regulated by the Financial Services Authority – Registration Number 202842

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Registered in England No. 01035198 Authorised and Regulated by the Financial Services Authority – Registration Number 204858

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QBE European Operations
Contractors Combined Liability Insurance (UK)
Schedule

Policy Number:	Y013315QBE0111A	**Policy Wording Reference:**	PCCL030807
Period of Insurance:	**From:** 31 May 2011	**To:** 30 May 2012 both days inclusive Greenwich Mean Time and for such further periods as may be agreed upon.	
Effective From:	13 July 2011	**Date Issued:**	19 July 2011
Issue Number:	001		
Reason for Issue:	Amended Subjectivity Condition		

Contract Parties

Insurer:	QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - United Kingdom. Authorised and regulated by the Financial Services Authority; registration number 202842)
Registered Address:	Plantation Place, 30 Fenchurch Street, London, EC3M 3BD Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4032
Insured:	Red Industries Ltd and/or Red Industries (Scotland) Ltd &/or Subsidiary Companies
Address:	Treatment Centre, Sneyd Hill, Burslem, Stoke-on-Trent, Staffs, ST6 2DZ
Subsidiary Companies:	Red Tankers Ltd &/or Share Properties Ltd
Business:	Waste management including the operation of two waste transfer stations and property owners

Contact Details

Broker Name:	W/N Bayliss & Cooke Ltd (Strafford)
Broker Address:	St. Johns House, Weston Road, Stafford, Staffs, ST16 3RZ Tel: 01785 212424 Fax: 01785 212525
Broker Account:	WNBA0001 Ref: RACHEL COLLIER
Issue Office:	3 Temple Back East, Bristol, BS1 6DZ Tel: + 44 (0) 117 910 6900 Fax: + 44 (0) 117 910 6901
Claim Notification:	Claims Technical Processing, One Coval Wells, Chelmsford, Essex, CM1 1WZ Tel: +44 (0) 124 527 2486 Fax: +44 (0) 124 527 2485 E-mail: UK&ROICasualtyClaimsAdministration@uk.qbe.com

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Complaints:

Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4032
Email: customerrelations@uk.qbe.com

If an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR.

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, tel: +44 (0)20 7327 5693, fax: +44 (0)20 7327 5225.

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.

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Insured section		Limit of Indemnity		
A - Employers' Liability				
Employers' Liability	**INSURED**	GBP	10,000,000	Any one occurrence
Including sub-**limits of indemnity** for:				
Manslaughter legal defence costs	**INSURED**	GBP	1,000,000	Any one prosecution or proceedings
Offshore work	**INSURED**	GBP	5,000,000	Any one occurrence
War and terrorism worldwide except in hostile territories	**INSURED**	GBP	5,000,000	Any one occurrence
War and terrorism in hostile territories	**INSURED**	GBP	1,000,000	Any one occurrence
Jurisdiction:		Worldwide excluding **North America**		
Insured Section A premium subject to adjustment:		Yes		
Subject to a minimum premium of:		GBP	19,475	

Insured section		Limit of Indemnity		
B - Public Liability	**INSURED**	GBP	5,000,000	Any one occurrence
C - Products Liability	**INSURED**	GBP	5,000,000	Any one occurrence and in the aggregate
D - Pollution Liability	**INSURED**	GBP	5,000,000	Any one occurrence and in the aggregate
Legionella: sub-limit of indemnity	**INSURED**	GBP	1,000,000	Any one claim and in the aggregate
Combined single limit Insured sections B, C and D:	**INSURED**	GBP	5,000,000	Any one event
Jurisdiction (insured sections B, C and D):		Worldwide excluding **North America**		
Insured Section premium subject to adjustment:		Yes		
Subject to a minimum premium of:		GBP	14,820	

Excesses			
Insured section Excess (damage only)	**Amount of excess**		
B - Public liability			
i) In respect of underground services	GBP	2,500	any one claim
ii) In respect of heat	GBP	2,500	any one claim
iii) In respect of all other insured events	GBP	2,500	any one claim
C - Products liability	GBP	2,500	any one claim
D - Pollution liability	GBP	25,000	any one claim

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Payment Details

Annual Policy Premium	GBP	34,295.00
IPT/tax	GBP	2,057.70
Premium payable by this transaction	GBP	0.00
IPT/tax	GBP	0.00
Total payable	GBP	0.00

Signed on behalf of QBE Insurance (Europe) Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

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