

Our Ref: 14000809
29th May 2020

To Whom it May Concern

Dear Sirs

RE: Oliver Grace Ltd t/a Red Industries Group and subsidiary companies, Environmental Resource Group Ltd and subsidiary companies and Red Industries Holdings Ltd and subsidiary companies.

In our capacity as Insurance Brokers to the above named, we are pleased to confirm salient details of the insurances that are currently in place as follows:

Employers Liability

Insurer: QBE Insurance (Europe) Ltd and QBE Casualty Syndicate 386
Policy Number: Y013315QBE0120A
Expiry Date of Cover: 30th May 2021
Limit of Indemnity: £10,000,000 (£5,000,000 Terrorism)

Public & Products Liability

Insurer: QBE as above, primary cover plus excess of loss provided by Lloyds Syndicate 2525
Policy Number: 20LC112548
Expiry Date of Cover: 30th May 2021
Limit of Indemnity: £10,000,000 any one occurrence and in the aggregate in respect of products supplied.
Excess: £2,500 any one occurrence increased to £25,000 in respect of Pollution

The policy extends to indemnify any Principal for whom our client is working.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position upon request.

Yours faithfully

Michael Ware

Michael Ware ACII, CIB
for Bayliss and Cooke Ltd

Coverholder at 



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 Y013315QBE0120A
Oliver Grace Ltd

2. Date of commencement of insurance policy 31 May 2020

3. Date of expiry of insurance policy 30 May 2021

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 UK 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

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

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 UK Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation 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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority registration number 204858

Certificate of Motor Insurance

Certificate Number: MV23Z0011384

1. Description of vehicle

Any motor vehicle the property of or on hire or loan or leased to the Policyholder

2. Name of the policyholder

Oliver Grace Ltd & Subsidiary Companies

3. Effective date of the commencement of insurance for the purpose of the relevant law:

00:00 Hours 31st May 2020

4. Date of expiry of insurance

30th May 2021

5. Persons or classes of person entitled to drive:

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified for holding or obtaining such a licence

Any person who is driving on the order or with the permission of the Policyholder.

6. Limitations as to use:

Use for social domestic and pleasure purposes.
Use in connection with the Policyholder's business.

The Policy does not cover:-

1. Use while the vehicle is let on hire.
2. Use for the carriage of passengers for reward.
3. Use for racing pacemaking reliability trials competitions rallies or trials.
4. Use whilst drawing a greater number of trailers in all than is permitted by Law.
5. Use in connection with the motor trade

For Zurich Insurance plc
Authorised Insurers



Vibhu Sharma,
Chief Executive Officer of Zurich Insurance plc, UK Branch

We hereby certify that 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 and the island of Alderney. **Note:** For full details of the insurance cover reference should be made to the Policy.

Advice to Third Parties: We hereby certify that 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 and the island of Alderney.

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of

- a) any other member country of the European Union;
- b) Iceland, Norway and Switzerland.

La police à laquelle ce certificat d'assurance automobile est applicable, inclut également les exigences obligatoires en matière d'assurance automobile

- a) des autres pays membres de la Union Européenne;
- b) l'Islande, la Norvège et la Suisse.

Die Police, auf welche sich dieser Kraftfahrzeugversicherungsschein bezieht, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung

- a) aller anderen Mitgliedsstaaten der Europäischen Union;

Instructions in the event of an accident

You should

1. take names and addresses of all witnesses;
2. report the accident to the office issuing this Certificate (see overleaf) or if this is not practicable, to the nearest office (see Telephone Directory) quoting the Certificate Number;

La polizza comprovata dal presente certificato di Assicurazione Automobilistica si estende ad includere l'assicurazione automobilistica obbligatoria:

- a) di qualsiasi altro paese membro della Unione Europea;
- b) dell'Islanda, della Norvegia et la Svizzera.

La póliza aplicable a este Certificado de Seguro de Automóvil se extiende para incluir los requerimientos de seguro de automóvil obligatorios en:

- a) Cualquier otro país miembro de la Union Europea;
- b) Islandia, Noruega y Suiza.

3. If your policy is comprehensive put us in touch with your garage; if your vehicle is in use tell us when and where you intend taking it for repair;

4. send all communications you receive relating to claims or proceedings against you, unanswered, to the office with which you normally deal quoting, if known, the claims reference.

IMPORTANT

The Law requires:

1. unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the driver must report it to the Police as soon as possible and in any case within 24 hours;
2. if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).

You should not

1. admit any liability;
2. negotiate or make any agreement with anyone regarding your responsibility for the accident;
3. make or offer any payment whatsoever to any Third Party, if in doubt – consult us;
4. repudiate a claim without our agreement; this may result in Court Action against you by the other party