

Certificate of insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with Hiscox.

This certificate does not form part of the policyholder's contract with Hiscox. This is a summary of cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

Policy number HU P16 1567051 Client Ref: 6854669

INSURANCE DETAILS

Broker	Bradshaw Bennett Ltd		
Period of insurance	31/01/2018	To	30/01/2019 Both days inclusive
Underwritten by	Hiscox Insurance Company Limited		

INSURED DETAILS

Insured	Graham Environmental Services Ltd
Address	Skirmie Park Welton Road BLAIRGOWRIE PH10 6NB
General wording	7857 WD-PIP-UK-PCTC(2)
Business description	Pest Control, Carpentry, Joinery, Damp Proofing, Dry Rot and Building Services

PUBLIC AND PRODUCTS LIABILITY

Wording	7859 WD-PIP-UK-PCGL(3)
Limit of indemnity	£5,000,000
Limit applies to	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single policy aggregate limit, defence costs in addition, applies
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide
Additional cover- financial loss	£500,000 each and every claim and in the aggregate, defence costs in addition
Financial loss excess	The first 10% of each and every claim or £250 whichever is the higher amount

EMPLOYERS' LIABILITY

Wording	7860 WD-PIP-UK-PCEL(1)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence including defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide

PROFESSIONAL INDEMNITY

Wording	7858 WD-PIP-UK-PCPI(3)
Limit of indemnity	£500,000
Limit applies to	Any one claim, defence costs in addition
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in USA / Canada

WARRANTIES APPLICABLE**Professional Indemnity – Retroactive Cover**

Insurers will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed before the inception date of the policy.

OTHER COVERS**Property Damage** – ‘All Risks’; £250.00 Excess

Tools and Equipment £750.00
Excess £250.00 each and every claim

Personal Accident

Not Insured

Directors & Officers Liability

Not Insured