



Certificate of Employers Liability Insurance

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, 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). In addition, in accordance with regulation 4 of the aforesaid Regulations, the policy holder must keep this certificate, or a copy thereof, for period of 40 years from the commencement date of this certificate.

Policy Number:	BIR6416418
Name of Policyholder including all Subsidiary companies if applicable except any specifically excluded below:	Direct Sourcing Ingredients Limited
Excluded subsidiary companies:	None
Date of Commencement of Insurance Policy:	13th February 2019
Date of Expiry of Insurance Policy:	12th February 2020

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, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney ; and
2. the minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of
U K Insurance Ltd.
(Authorised Insurers)

A handwritten signature in black ink, appearing to be 'J. E. L.', written over a horizontal line.

Chief Executive

WHOLESALEERS COMBINED

New Business Schedule



Insured Name: Direct Sourcing Ingredients Limited
Postal Address: 1st Floor
Chancery Lane
Retford
Nottinghamshire
Postcode: DN22 6DQ
Business: Ingredient Sourcing and Food Importers

Your Agent is: COOKE & MASON
Agent ref: **Agency No:** 04262
Address: MANOR HOUSE
LOW MOOR ROAD, DODDINGTON ROAD
LINCOLN, LINCOLNSHIRE
Postcode: LN6 3JY
Telephone No: 08453 737003
Fax No: 01522 690241/9
Email Address:

If after reading your schedule you have any questions, please contact your agent as noted above.

Policy Number: 006416418

Date of Issue: 15th February 2019

Renewal Date: 13th February 2020

Expiry Date: 12th February 2020

Effective Date: 13th February 2019

First Premium: £1,540.81

	Exclusive of VAT	VAT Rate	VAT Amount
Insurance Premium Tax @ 12.00% = £165.06	£1,540.81		
TOTAL	£1,540.81		

Policy Endorsements:

AA02P - Proposal Condition

It is a condition precedent to the liability of the Company that:

1 the Insured shall forward to the Company a fully completed

Policy Endorsements: (continued)

Proposal Form for this class of business with:

- a all questions answered; and
- b any relevant additional information requested by a specific question therein included; and

2 the Company will require receipt of the Proposal Form within 30 days of the Company's confirmation of cover.

The Company reserves the right, at its option, to amend terms, premium and conditions of this Policy or withdraw cover under this Policy if the Insured fails to comply with any of the above requirements.

SCH01 - Minimum Standards of Protection Condition

It is a condition precedent to the liability of the Company under Sections 1 and 4 of this Policy that the following protections be fitted to the undermentioned openings at the Premises and put into full and effective operation at all times outside Business Hours:

- 1 on timber final exit doors (excluding sliding doors):
 - a if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate;
 - b if double leaf:
 - i on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key-operated locks or bolts, fitted top and bottom in every case; and
 - ii on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock; and
 - c if single or double leaf and also outward opening, hinge bolts fitted top and bottom;

- 2 on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by the Insured or to any adjoining premises (excluding sliding and fire exit doors):
 - a if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key-operated mortice rack bolts fitted top and bottom;
 - b if double leaf:
 - i on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key-operated locks or bolts, fitted top and bottom in every case; and
 - ii on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle

Policy Endorsements: (continued)

- padlock; and
c if single or double leaf and also outward opening, hinge bolts fitted top and bottom;
- 3 on external aluminium or UPVC doors (excluding sliding and fire exit doors) cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf;
- 4 on steel final exit doors and all sliding final exit doors substantial padlocking bar and good quality close shackle padlock;
- 5 on all other steel doors and all other sliding doors substantial padlocking bar and good quality padlock, either close shackle if fitted externally or open shackle if fitted internally;
- 6 on roller shutter doors cylinder profile lock welded to the shutter channel on each side one metre (40") from ground level;
- 7 on all fire exit doors panic bar, and hinge bolts fitted top and bottom; and
- 8 on opening basement and ground floor windows and fanlights, and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes:
key-operated window locks with the keys removed when in operation; or
solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart, securely fixed to the brickwork or masonry surrounding the window.

Any alternative protections must be agreed by the Company.

Premises:	1st Floor Chancery Lane Retford Nottinghamshire
Postcode:	DN22 6DQ
Business:	Ingredient Sourcing and Food Importers

SECTION 1 : MATERIAL DAMAGE

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8,10,11 & 13

Section Endorsements

FC91S - Electrical Inspection Condition - Competent Person

It is a condition precedent to the liability of the Company that the electrical system at the Premises (or Insured's portion of the Premises) is inspected and tested by a Competent Person at intervals not less than the intervals as recommended in BS7671, and a Periodic Inspection Report record is kept of these inspections.

If such a regular inspection and test occurs during the Period of Insurance or any previous Period of Insurance provided by the Company:

- a any work shown as "Danger present. Risk of injury - requires urgent attention" - shown as Code 1 in the Observation and Recommendations part of the Report - shall be carried out within 28 days of inspection;
- b any work shown as "Potentially dangerous - Urgent remedial attention required" - shown as Code 2 in the Observations and Recommendations part of the Report - shall be carried out within 90 days of the inspection; and
- c the electrical installation is further inspected and tested within the time-scale recommended on the Periodic Inspection Report.

For the purposes of this Condition Competent Person is defined as follows:

A person who has sufficient technical and practical knowledge of the type of electrical system at the Premises to be able to detect any defects and determine appropriate remedial action.

T050S - Peril Exclusion

SECTION 1 : MATERIAL DAMAGE

Cover in respect of this Section excludes any Damage arising as a result of the following Perils:

9 Flood

DESCRIPTION	SUM INSURED
Plant, Machinery, Trade Fixtures (and all other contents)	£ 2,000
Electronic Business Machines, Computers and Software	£ 6,000

Endorsements operative: A

Excesses	Amount
Section Excess	£ 350

SECTION 2 : BUSINESS INTERRUPTION

Indemnity Period: 12 Months

Perils operative: 1, 2, 3, 4, 5, 6, 7, 8, 9,10,11 & 13

DESCRIPTION	SUM INSURED
Additional Increased Cost of Working	£ 50,000
Limit Applicable to Extensions A to F (Unless otherwise specified below)	£ 100,000

Endorsements operative: A

SECTION 3 : GOODS IN TRANSIT

DESCRIPTION	SUM INSURED
EAC-Third Party Carriers	£ 300,000
EAC - Total	£ 300,000

Excesses	Amount
Excess	£ 100

SECTION 6 : EMPLOYERS' LIABILITY

Indemnity Limit: £ 10,000,000

The Company's liability (inclusive of interest thereon and all costs and expenses) under this Section payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit.

SECTION 7 : PUBLIC LIABILITY

Indemnity Limit: £ 5,000,000

The Company's liability under this Section for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit.

Excesses	Amount
Excess A	£ 100
Excesses B & C	£ 250

SECTION 8 : PRODUCTS LIABILITY

Indemnity Limit: £ 5,000,000

The Company's liability under this Section for all damages (including interest thereon) payable in respect of all Occurrences in the aggregate during any one Period of Insurance shall not exceed the Indemnity Limit

SECTION 10 : ALL RISKS ON MACHINERY AND/OR APPARATUS

DESCRIPTION	SUM INSURED
Items Covered within Geographical Limit D Worldwide	
Iphones	£ 3,500

SECTION 10 : ALL RISKS ON MACHINERY AND/OR APPARATUS

Excesses	Amount
Excess	£ 250

SECTION 17 : LEGAL EXPENSES

Indemnity Limit:	£ 150,000
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The most the Company will pay for all claims resulting from one or more event arising at the same time or from the same originating cause shall not exceed the Indemnity Limit