



# General Liability Policy

INSURANCE POLICY

The **Insured** has applied for this Insurance by a proposal to the **Insurer** and is the basis of this contract, which is deemed to be incorporated herein and in consideration will pay the premiums. In return the **Insurer** will provide the Insurance as described in the Policy subject to the terms and conditions and exclusions therein. This Policy (including the schedule, proposal and any endorsements) shall be read together as one document.

## SCHEDULE

Agent: **INK Underwriting Agencies Ltd**

Policy Number: **INK/00102274/2010/001**

Insured: **Garness & Pearson Ltd**

Insured's Address: **Unit 19  
Boulton Business Units  
Nechells Place  
Birmingham  
West Midlands  
B7 5AR**

Business Description: **Painting & Decorating & Building Maintenance Contractors**

Period of Insurance: **From 27th September 2010 to 26th September 2011 both days inclusive**

Limits of Indemnity:

<b>Employers' Liability</b>	<b>£ 10,000,000</b>	<b>Any one occurrence and unlimited in the period</b>
<b>Public Liability</b>	<b>£ 5,000,000</b>	<b>Any one occurrence and unlimited in the period</b>
<b>Product's Liability</b>	<b>£ 5,000,000</b>	<b>Any one occurrence and in the aggregate in the period</b>
<b>Commercial Legal Expenses</b>	<b>£100,000</b>	<b>Each and every claim (compensation aggregate limit £1,000,000 in the period)</b>

Excess: **£ 1,000** **each and every event in respect of third party property damage only**

Minimum & Deposit Premium: **£ 5,500.00**

Adjustment Premium: **£ 0.00**

Revised Total Minimum & Deposit Premium: **£ 5,500.00**

Insurance Premium Tax @ 5.00%: **£ 275.00**

Policy Administration Fee: **£ 15.00**

Total Minimum & Deposit Premium: **£ 5,790.00**

Date Proposal Completed: **23/09/2010**

Additional Trading Location(s) **None**

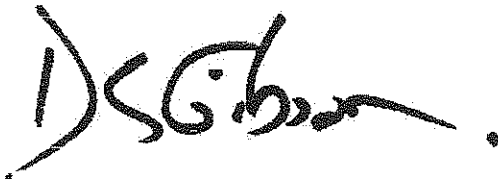
Signed on behalf of Casualty & General Insurance Company (Europe) Ltd.

Authorised insurers, registered in Gibraltar (Reg. No. 89400)

The Company is licensed by the Commissioner of Insurance under the Insurance Companies Ordinance to carry on insurance business in Gibraltar

Authorised Signatory

Dated this 24th day of September 2010



### IMPORTANT NOTICE – Please check this Policy very carefully

The Policy of Insurance concluded between the **Insurer** and the **Insured** is attached hereto. The **Insured** and their insurance intermediary should carefully review the contents of the Policy (including its attached schedule, endorsements and proposal). If any of the information set out therein is incorrect, the **Insured** or their insurance intermediary must notify the **Insurer** within 14 days of receipt of this. Failure to do so may invalidate the Insurance provided.