

LIABILITY INSURANCE SCHEDULE

Policy Wording:	AXA XL Liability Wording	
Contract Number:	Chapman & Stacey	
Coverholder:	Chapman & Stacey Underwriting Agency	
Policy Number:	PPCSLB0002345	
Insured:	Solar Energy Group Ltd	
Correspondence Address:	6 Pennine View Barnsley S74 0FL	
Business:	Solar Panel Installation Administration	
Period of Insurance:	10 May 2025 to 09 May 2026 both days inclusive	
Renewal Date:	10 May 2026	
Insurer:	AXA XL Insurance Company UK Limited	
Operative Sections:	('Not Insured' or £0 is shown on the schedule where there is no cover)	
Premium:	Employers Liability	£0.00
	Public/Products Liability	£249.74
	Contract Works	£0.00
	Own Plant	£0.00
	Hired In Plant	£0.00
	Tools	£0.00
	Total Premium:	£249.73
	Insurance Premium Tax:	£29.97
	Underwriting Fee	£25.00
	Total Amount Due:	£304.70

LIMITS OF INDEMNITY

Section 1 Employers Liability	in respect of any one occurrence or series of occurrences arising out of one originating cause	Not Included
Section 2 Public Liability	in respect of any one occurrence or series of occurrences arising out of one originating cause	£2,000,000
Section 3 Products Liability	in respect of all occurrences arising during any one Period of Insurance	£2,000,000
	Section 1 Contract Works	Not Included
	Section 2 Hired In Plant (Estimated Total Value of Hired In Plant at any one time)	Not Included
	Section 3 Owned Plant	Not Included
	Section 4 Employee Tools & Plant	Not Included

EXCESSES

Excess (the Definition of Excess in the Annually Renewable Insurance Policy provides explanation of how the Excess works)	
Section 1 Employers Liability	Not Included
Section 2 Public Liability	£250.00 each and every claim for Damage to Property
Section 3 Products Liability	£250.00 each and every claim for Damage to Property
	Section 1 Contract Works - Not Included
	Section 2 Hired In Plant - Not Included
	Section 3 Owned Plant - Not Included
	Section 4 Employee Tools & Plant - Not Included

ENDORSEMENTS

Solar Panel Installation: L1, L6, L17, L34, L37, L164
Administration: L1, L3

L1 - Bona Fide Sub-Contractors Condition

It is a condition precedent to liability hereunder that all sub-contractors engaged by the Insured maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence.
- Public liability coverage with an indemnity limit of not less than the limits provided by this Policy.
- An indemnity to the Insured as principal.

It is a further condition precedent to liability hereunder that the Insured does do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

L164 - Efficacy Exclusion (Total)

Notwithstanding anything contained therein to the contrary this insurance shall not indemnify the Insured under the Public Liability and Products Liability sections for any liability directly or indirectly resulting from or in consequence of the failure or alleged failure or unsuitability of any Products supplied by or on behalf of the Insured to perform correctly their or its intended function.

L17 - Height Limit Exclusion (10 metres)

Notwithstanding anything contained therein to the contrary this insurance shall not indemnify the Insured under the Employers' Liability or Public Liability sections for any liability directly or indirectly resulting from or in consequence of work undertaken by any Person Employed at a height above 10 metres from the surrounding floor or ground level.

L208 - Per Capita Rating Endorsement

Chapman & Stacey Ltd, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH is authorised and regulated by the Financial Conduct Authority.

Our Register Number is 300047. Our permitted business is as an insurance intermediary.

You can check this on the FCA's Register by visiting the FCA's website fca.org.uk or by contacting the FCA on 0800 111 6768

The premium is rated per person based on the numbers of people you have declared & are shown in the statement of fact. This declaration must be kept up to date & you must advise any alterations both at renewal & immediately any that occur during the policy year.

L3 - Total Manual Work Exclusion

Notwithstanding anything contained therein to the contrary this insurance shall not indemnify the Insured under the Employers' Liability or Public Liability sections for any liability directly or indirectly resulting from or in consequence of Persons Employed engaged in work of a manual or non-clerical/non-supervisory nature.

L34 - Professional Services Exclusion

Notwithstanding anything contained herein to the contrary this insurance shall not indemnify the Insured for any liability directly or indirectly resulting from or in consequence of a breach of professional duty by the Insured or wrongful or inadequate advice given by the Insured, whether a fee is charged or not.

L37 - Personal Protective Equipment Condition

It is a condition precedent to liability hereunder that the use or wearing of personal protective equipment by any Person Employed is rigorously enforced and that personal protective equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

L6 - Heat Work Away Exclusion

Notwithstanding anything contained therein to the contrary this insurance shall not indemnify the Insured under the Public Liability section for any liability directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the Insured.

XL125 - XL125 - Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

XL136 - XL136 - Safety Harness Condition

It is a condition precedent to Our liability that all persons employed shall be issued with and shall wear fall-arrest equipment consisting of a full body harness, shock absorbing lanyard and connecting hook which conforms to CEN standards when working at heights exceeding 5 metres above the ground.

This condition shall not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- a) a main guard rail of at least 910mm above the edge;
- b) a toe board of at least 150mm high;
- c) an intermediate guard rail or other barrier so that there is no gap of more than 470mm.

STATEMENT OF FACT

Disclosure

Our acceptance of this risk is based on the information presented to **Us**, which is detailed in the following Statement of Fact, being a fair presentation of **Your** business including any unusual or special circumstances which increase the risk and any particular concerns which have led **You** to seek insurance. Please check this information and advise immediately if **You** feel this differs from the information **You** have presented to **Us**. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, **We** may void the policy. **Our** continued acceptance is based on any changes from the original information presented being advised and accepted by **Us**. A change in risk may allow **Us** to avoid a claim or impose additional terms or conditions. If **You** are in any doubt about any of the above **You** should consult **Your** insurance broker or advisor.

You or any of **Your** partners or directors either personally or in connection with any business which **You/they** have been involved have never:

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|---|-----------|
| a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures? | No |
| b) been disqualified from being a company director? | No |
| c) had a County Court Judgement or Sheriff Court Decree? | No |
| d) been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than a motoring offences? | No |
| e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation? | No |
| f) had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled mid-term by Underwriters? | No |

The Business

Correspondence Address	6 Pennine View Barnsley S74 0FL
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How many years have you been trading?	2
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What date would you like cover to begin?	10 May 2025
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On average how many years experience in the main trade do all principals in the business have?	16
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Are there any separate business premises that are rented or owned?	No
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Is there any manual work outside the European Union?	No
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Does the business operate in high risk environments?	No
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Is there any use of heat work away?	No
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Does the business use cradles, hoists or tower cranes?	No
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Additional Information

Is Company ERN Exempt?	Yes
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Claims Information

Has your client sustained any loss or had any claim made against them, whether insured or otherwise, in respect of any of the covers required under this policy in the last 5 years?	No
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The Financials

Estimated Annual Turnover:	
Turnover (including value of materials supplied at no cost)	£250,000.00
Payments to bona fide sub contractors	£0.00

Number of Employees:	1
Manual workers including Principals/Directors	1
Number of manual Principals / Proprietors / Partners / Directors included in the above figure	1
Clerical workers including Principals/Directors	1
Number of Clerical Principals / Proprietors / Partners / Directors included in the above figure	1
Administration staff	1

Assumptions We have made about Your Business

You or any of **Your** employees do not work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways.

You have a formal written Health and Safety policy.

You have carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: a) manual handling b) COSHH c) working with machinery d) work at height

Name of policyholder: Solar Energy Group Ltd

Date: 13 May 2025

Examined and in witness whereof I, being duly authorised by the Insurers, have hereunder subscribed my name:

Authorised By: Chapman & Stacey Ltd

Dated: 13 May 2025

Issued By: Chapman & Stacey Underwriting Agency, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH

Chapman & Stacey Underwriting Agency acts as an agent for the Insurer in performing its duties as a cover holder. In the event of any enquiry, please contact Chapman & Stacey Underwriting.

Please Note: You have a duty at inception and renewal of this Policy to make a fair presentation of and a continuing duty throughout the Period of Insurance to disclose all facts that are material to Us including those relating to any claim.

If You have any doubt as to whether or not a fact is material You should disclose it to Us.

You must pay to Us all premiums due to Us together with all taxes due on the premiums.

COOLING OFF PERIOD

In the first year of this Insurance **You** have the right to cancel the insurance Policy within 14 days of receiving the Policy documentation or from the inception date of the Policy (whichever date is the later) and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that **You** will have received the Policy document upon the day following the date it was posted to **You** by first class post or was supplied to **You** electronically or **You** were supplied with the means by which **You** could access the Policy electronically.

LAW APPLICABLE

All disputes concerning the interpretation of this Policy are understood and agreed by both **You** and **Us** to be subject to English Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England or Wales and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

WHO REGULATES US?

Chapman & Stacey Ltd, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH is authorised and regulated by the Financial Conduct Authority. **Our** Register Number is 300047.

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