

HENDERSON

INSURANCE BROKERS

Henderson Insurance Brokers Limited
7 Park Road
Gosforth Business Park
Newcastle-Upon-Tyne
NE12 8DG

Tel: 0191 229 7788
Fax: 0191 229 7700

www.hibl.co.uk

POLICY HOLDER Meta Ltd
ADDRESS Portex House, Newburn Bridge Road, Blaydon, Tyne and Wear. NE21 4SQ
BUSINESS DESCRIPTION Asbestos Removal and Disposal. Environmental Cleaning and Demolition

Section	Employers Liability	Public/Product Liability	Contractors All Risks
Insurer	QBE/Miles Smith	QBE/Miles Smith	Aviva
Renewal Date	31 st January 2020	31 st January 2020	31 st January 2020
Policy Number	B1903147181049	B1903147181049	24767506 ENP
Indemnity Limit	£20,000,000	£10,000,000	Contract Works: Not Insured Hired in Plant; £350,000
Basis of Cover	Any One Occurrence and Unlimited in number in Any One Period of Insurance	Public Liability: Any One Occurrence and Unlimited in number in Any One Period of Insurance Product Liability: Any one Claim and in the Aggregate in any One Period of Insurance	Any One Occurrence
Extensions Warranties & Conditions	<ul style="list-style-type: none">• Indemnity to Principal	<ul style="list-style-type: none">• Indemnity to Principal• Personal Protective Equipment• Professional Indemnity Exclusion	<ul style="list-style-type: none">• Indemnity to Principal
Excess	Nil	£2,500 Each and Every Claim in respect of Third Party Property Damage	£1,000 Each and Every Claim

Signed..... *David Garland*
For and on behalf of Henderson Insurance Brokers Ltd,

Dated.....4th February 2019.....



Personal Protective Equipment Warranty

It is warranted that Analysts/Consultants/Surveyors wear protective clothing within known or suspected asbestos environments.

Professional Indemnity Exclusion

This Certificate excludes all liability arising out of the exercising by the Insured or any Servant, Employee, Agent or Sub-Contractor of the Insured of any professional skill, duty or advice whether fees are charged or not.

Pollution : Clean Up Costs Extension

Applicable to Section D: Pollution Liability only.

The insurance by this Section is extended to indemnify the Insured against all sums, including statutory debts, which the Insured is legally liable to pay for remediation and/or preventative costs in respect of actual or potential damage which

- occurs within Great Britain, Northern Ireland, The Isle of Man or the Channel Islands, and
- happens during the Period of Insurance and arises out of Pollution but only to the extent that the Insured can demonstrate that such Pollution was the direct result of a sudden, specific and identifiable incident

where such liability arises under an environmental protection directive, statute or statutory instrument.

However, Underwriters will not indemnify the Insured in respect of any such costs which are attributable to actual or potential environmental damage to either:-

- land, water, property or premises, or
- land or water within or below the boundaries of any land, property or premises

either presently or at any time previously

- owned or leased by the Insured, or
- in the care, custody or control of the Insured other than land, water, property or premises temporarily occupied by the Insured for the purpose of work therein or thereon.

The Limit of Indemnity in respect of liability insured under this Extension is GBP 250,000 in the aggregate inclusive of all costs and expenses during any one Period of Insurance but the Limit of Indemnity under this Section shall not be increased by virtue of this Extension.

Definition

Clean Up Costs and Expenses

"Clean up costs and Expenses" shall mean the costs and expenses of remedying the effects of Pollution incurred by the Insured or for which the Insured are legally liable and which are imposed on the Insured by any government or statutory authority responsible for implementing or enforcing environmental protection legislation or regulations.