



CERTIFICATE OF INSURANCE

Policy Number BN BDX 6983587/6647576

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 AXA. This certificate does not form part of the policyholder's contract with AXA. 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.

INSURANCE DETAILS

Broker	Bradshaw Bennett Ltd
Period of insurance	01 December 2023 to 30 November 2024 both days inclusive
Underwritten by	AXA Insurance UK PLC

INSURED DETAILS

Insured	Healthguard Ltd
Address	Units 27 & 28 Lincoln Enterprise Park, Newark Road, Lincoln, LN5 9FP
Business description	Pest control, timber treatment and/or fumigation works
Additional business activities	Washroom Services

PUBLIC AND PRODUCTS LIABILITY - INSURED

Public Liability Limit of indemnity	£5,000,000 each and every claim, defence costs in addition
Products Liability Limit of Indemnity	£5,000,000 all claims occurring during the period of insurance, defence costs in addition
Pollution Limit of Indemnity	£5,000,000 all claims occurring during the period of insurance, defence costs in addition
Financial Loss Limit of Indemnity	£1,000,000 all claims occurring during the period of insurance, defence costs in addition
Terrorist Act Limit of Indemnity	£5,000,000 all claims occurring during the period of insurance, defence costs in addition
Excess	Nil
Financial loss excess	The first 10% of each and every claim or £250 whichever is the higher amount
Cover includes:	Contractual Liability, Indemnity to Principals, Liability for Sub-Contractors, Use of Firearms

EMPLOYERS' LIABILITY - INSURED

Limit of indemnity	£10,000,000 all claims and their defence costs which arise from the same accident or event
Terrorist Act	£5,000,000 all claims and their defence costs which arise from the same event (included within and not in addition to the overall limit/amount insured above)

PROFESSIONAL INDEMNITY - INSURED

Limit of Indemnity	£2,000,000
Limit applies to	Any one claim, defence costs in addition
Excess	Nil