

Recruitment Policy

The Policyholder / Insured: Dockside Personnel Ltd
Policy Number: 024158/12/23
Principal Risk Address: Unit F25, 1 Dock Road, London, Greater London E16 1AH
The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations
The Business: Employment Agency & / or Employment Business
Period of Insurance: From 03/12/2023 to 02/12/2024 (both days inclusive)

Broker / Intermediary Name: Brunel Insurance Brokers Ltd (Stockton-on-Tees)
Broker / Intermediary Address: Brunel Group House, Falcon Court, Preston Farm Industrial Estate, Stockton-on-tees, Co Durham TS18 3TS
Policy Wording: Recruitment Combined - Travelers Insurance Company Ltd

This policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below;

Section of Cover:	Name of Insurer:	Contract Number:
Professional Indemnity	Travelers Insurance Company Ltd	QRCPW-1
Legal Expenses	Arag Legal Expenses	BIN.QUS.1123
All other sections	Travelers Insurance Company Ltd	QRCPW-1

Authorised Signatory:



Premium:	Total Premium:	£ 5,538.63
	Insurance Premium Tax (12%):	£ 664.64
	Policy Fee:	£ 50.00
	Total Amount Due:	£ 6,253.27

Date Schedule Produced: 28/11/2023

Schedule Issue Number: 1

Preamble

In consideration of the Insured paying to the Insurer the premium stated in the Schedule and in reliance upon the Statement of Fact the Insurer agrees to provide insurance in the terms of this Policy.

Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears. The liability of the Insurer during the Period of Insurance shall in no case exceed the amount of the relevant Sum Insured or Limit of Indemnity set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the Insurer).

Please remember You must make a fair presentation of the risk to Us including any changes you wish to make. This means that You must:

1. disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a) matter of fact is substantially correct; and
 - b) matter of expectation or belief is made in good faith.

A circumstance is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

Data Protection Declaration

You understand that the information given will be held by the Insurer and may be shared with other organisations for the purpose of rating decisions and fraud prevention.

Claims contact details

Section 14 - Legal Expenses - 0117 917 1698

Download a claim form at www.arag.co.uk/newclaims

All Other Sections of Cover

If you wish to make a claim, please contact the insurance broker who arranged the Insurance or Travelers quoting your policy number:

Telephone: 0800 587 8388
Email: reportclaim@travelers.com
Fax: 020 3116 2139
Post: Travelers Insurance Company Limited,
Claims Department
One Creechurch Place,
London, EC3A 5AF.

Please also refer to our on-line guidance on how to make a claim which can be found at www.travelers.co.uk

Sections of Cover

Section 1 - Employer's Liability	Insured
Section 2 - Public Liability	Insured
Section 3 - Professional Indemnity	Insured
Section 4 - Directors and Officers	Insured
Section 5 - Cyber Liability	Not Insured
Section 6 - Fidelity Bonding	Not Insured
Section 7 - Property Damage All Risks	Not Insured
Section 8 - Business Interruption All Risks	Not Insured
Section 9 - Specified Business Equipment All Risks	Not Insured
Section 10 - Money and Personal Accident Assault	Not Insured
Section 11 - Computer Breakdown	Not Insured
Section 12 - Terrorism	Not Insured
Section 13 - Group Personal Accident	Not Insured
Section 14 - Legal Expenses	Insured

Details of Sums Insured, Limits, Deductibles & Endorsements

The following Sums Insured, Limits, Deductibles, Special Conditions and Endorsements apply to your Policy. If you have more than one Premises, the following are the total Sums Insured applicable to all Premises combined. Please refer to the Special Conditions and Endorsements, and to the Policy Wording for any other Sums Insured or Limits which may apply and/or amendments to standard Policy Sums Insured.

Section 1 - Employer's Liability

The Cover

1. Limit of Liability	Any one event	£ 10,000,000
2. Criminal Prosecution Costs	In the aggregate for all acts or omissions committed or alleged during any one Period of Insurance whether arising under Employer's Liability or Public Liability	£ 1,000,000

Section 2 - Public Liability

The Cover

1. Limit of Liability	Any one event	£ 10,000,000
2. Criminal Prosecution Costs	In the aggregate for all acts or omissions committed or alleged during any one Period of Insurance whether arising under Employer's Liability or Public Liability	£ 1,000,000

Deductibles

Deductible for each and every claim in respect of third party property damage	£ 250
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Optional Extension - Drivers Negligence

The Cover

Limit of Liability	Any one event	£ 10,000
	All events in any one Period of insurance	£ 50,000

Number of Drivers

The maximum number of drivers that could be on the roads at any one time:	15
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Deductibles

Drivers Negligence, Exception 15) The amount of Deductible is determined by the length of time a driver has held a valid licence appropriate to the vehicle in use:

Licence held for between 6 months and 1 year	£1,000
Licence held for between 1 year and 2 years	£750
Licence held for over 2 years	£500

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Temporary Worker Estimated Wagerolls Declared

Trade of Worker	Standard Terms	Non Standard Terms
Clerical	None	None
Professional/IT/Medical & Nursing (excluding Domiciliary care)	None	None
Light industrial, blue collar and hospitality	£ 3,250,000	£ 100,000
Manual, heavy construction and civil engineering	None	None
Heat workers (i.e. welders)	None	None
Railway workers	None	None
Drivers	None	None

Nursing or care workers providing domiciliary care services	None
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Section 3 - Professional Indemnity

The Cover

Item	Description	Basis	Limit
1.	Civil Liability	Any One Claim	£ 5,000,000
2.	Loss of Documents	Any one Claim and in the annual aggregate	£ 50,000
3.	Compensation for Court Attendance	Any one Claim and in the annual aggregate	£ 25,000
4.	Fidelity Guarantee		
	Clause 4(a)	Any one Claim and in the annual aggregate	£ 100,000
	Clause 4(b)	Any one Claim and in the annual aggregate	£ 25,000
5.	Loss Mitigation	Any one Claim and in the annual aggregate	£ 5,000,000
6.	Costs for Representation	Any one Claim and in the annual aggregate	£ 50,000

Optional Extension

Fidelity Guarantee for Personnel Supplied	Any one Claim and in the annual aggregate	£ 25,000
Vicarious Liability	Any One Claim	Not Insured

Retroactive Date

03/12/2012

Turnover - Temporary and Permanent Placements under Standard Contract Terms

£ 2,600,000

Turnover - Temporary Placements under Non-Standard Contract Terms

£ 100,000

Deductibles

Deductible for each and every Claim

£ 500

Deductible for each and every Claim in respect of Loss of Documents

£ 1,000

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Section 4 - Directors and Officers

Item	Description	Basis	Limit
1&2.	Limit of Liability	Any one Claim and in the annual aggregate	£ 250,000
3.	Investigation Costs	Any one Claim and in the annual aggregate	£ 100,000
4.	Non-Executive Director Limit of Liability	Any one Claim and in the annual aggregate	£ 50,000

Deductibles

Deductible for each and every Claim £Nil

Optional Extensions

Corporate Employment Practice Extension

Item	Description	Basis	Limit
1.	Limit of Liability	Any one Claim and in the annual aggregate	£ 250,000

Deductibles

Deductible for each and every Claim £ 15,000

Corporate Entity Extension

Item	Description	Basis	Limit
1.	Limit of Liability	Any one Claim and in the annual aggregate	£ 250,000

Deductibles

Deductible for each and every Claim £ 15,000

Prior and Pending Date

03/12/2012

Section 14 - Legal Expenses

The Cover

Limit of Indemnity	Any One Event	£ 250,000
	Employment Compensation Awards in any One Period of Insurance	£ 1,000,000

Sections of Cover:

1. Employment
2. Employment Compensation Awards
3. Employment Restrictive Covenants
4. Tax Disputes
5. Property
6. Legal Defence
7. Compliance and Regulation
8. Statutory Licence Appeals
9. Loss of Earnings

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- 10. Executive Suite
- 11. Crisis Communication
- 12. Contract and Debt Recovery

Excess

Each and every Event

£Nil

Schedule of Locations

Number of Premises: 1

Premises 1: Unit F25
1 Dock Road
London
Greater London
E16 1AH

Sum Insured

Item	Description	Declared Value	Sum Insured
A.	Buildings	Not Insured	Not Insured
B.	Contents (All Other Contents)	Not Insured	Not Insured
C.	Computer Equipment	Not Insured	Not Insured
D.	Stock in Trade:		Not Insured
E.	Tenants Improvements:		Not Insured
F.	Rent Payable:		Not Insured

Subsidence Not Insured

Location Specific Deductibles
Subsidence Not Insured

Security at this Location
Alarm Type: None
Subject to survey No

Location Specific Endorsements

Special Conditions

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this policy.

Special Conditions:

None

Endorsements

Reference

TRAV05 - Section 3 - Professional Indemnity - Aggregate Deductible

The following is added to the *Schedule*:

It is agreed that the maximum total value of all *Deductibles* payable by *You* for claims under Section 3 Professional Indemnity during any one *Period of Insurance* will be limited to £1,500.

Subject otherwise to the standard policy terms conditions and limitations.

Statements of Fact:

The Information you provide and Statements of Fact form part of your insurance contract. Statements of Fact are a record of responses you have provided to insurers, and any assumptions we or insurers may have made about you and your organisation which are expressed as responses you have been deemed to have provided to insurers. In agreeing to the Statements of Fact, you are approving the record of responses you have made, and agreeing to the responses you are deemed to have made. The information recorded in this document is material to Insurers' assessment of your eligibility for this insurance, the terms and conditions applying to your Policy, and the premium charged. Please therefore check your responses carefully. If any of the information is incorrect please advise us immediately - failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s). Please also refer to your responsibility to make a fair presentation of risk to us under Your Declaration on page 2

Reference	Description / Detail	Confirmed
P51 General - Your Declaration	<p>This quotation is based on the following understanding and the information supplied by You</p> <p>This declaration forms part of Your insurance contract with the Insurance Providers as detailed in Your Policy</p> <p>The Policy and Schedule have been prepared based on the information confirmed to Us by Your insurance broker. You need to ensure that all of the facts, statements or information set out in this declaration or in any other documentation provided are accurate and complete and that there are no other material facts which You need to tell Us about.</p> <p>General Unless You have advised us otherwise: You and any partners or directors in any organisation in which they have or have had an interest whether personal or business have never been:</p> <ul style="list-style-type: none"> a. prosecuted, served prohibition or any form of restriction requirements arising directly from any Health and Safety or Welfare or Environmental protection legislation b. charged pending trial or convicted of a criminal offence, other than any offence that is spent under the Rehabilitation of Offenders Act 1974 or any motoring offence c. declared bankrupt, insolvent, subject of an individual voluntary arrangement with creditors or in voluntary liquidation, a winding up administration order or administrative receivership proceedings in the last 10 years d. the subject of a County Court Judgement or equivalent and/or ever been cited in any unsatisfied court judgements in the last 10 years e. subject to a recovery action by HM Revenue & Customs f. declined for insurance or refused renewal, had cover cancelled or special terms or conditions imposed, including by legal expenses providers <p>You are domiciled in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</p>	Yes
P52 General - Agency Worker Regulations	<p>You confirm that you have a written procedure which is followed to comply with the Agency Worker Regulations.</p>	Yes

Reference	Description / Detail	Confirmed
P53 General - Claims or Circumstances	<p>Claims Unless you have advised us otherwise: a. There have been no claims, losses or incidents that could give rise to a claim in the last 5 years b. You are not aware of any cause, event or circumstance that may give rise to a claim being made under this Policy</p>	Yes
P54 General - Your business activities	<p>You confirm that you are not involved in any activities other than: a) Employment Agency or Employment Business (as defined by the Employment Agencies Act 1973) b) Human Resource Outsourcing c) Career Related Training and Consulting</p>	Yes
P8 General - Human Resourcing Services	<p>You confirm that you are not involved in the supply of human resourcing services whilst situated on your client's premises.</p>	Yes
P9 General - Contract Terms	<p>You confirm that you will always have a contractual agreement in place between you and your client defining your services which shall fall within the business activities stated in the above statement (General - Your business activities).</p>	Yes
P56 General - Disclosure and Barring Service	<p>You will carry out Disclosure and Barring Service or disclosure Scotland checks for all staff supplied, as required by law or when specifically requested by any of your clients and store the checks securely for 6 years.</p>	Yes
P57 General - Overseas Temporary Workers	<p>You confirm that you do not supply any temporary worker or self-employed contractors to any territories outside of the United Kingdom and / or European Union.</p>	Yes
P60 Employers and Public Liability - Engagement of Workers	<p>You confirm that all temporary workers: a) are engaged by you under a contract for services b) are engaged by you within the United Kingdom c) are domiciled within the United Kingdom d) are not working outside of the United Kingdom e) are supplied under contracts that are subject to UK law and UK jurisdiction</p>	Yes
P61 Employers and Public Liability - High Risk Premises	<p>You confirm that all temporary workers are not supplied to: a) work offshore (e.g. work on oil rigs, ships or dock sites) b) use electric, oxy-acetylene welding or flame cutting plant, blow lamps or torches c) work at any height in excess of 30 metres or depths in excess of 5 metres d) work to handle, use, remove or repair any form of asbestos. e) Work in or on any of the following locations: 1) power stations or nuclear installations/establishments. 2) oil, gas or chemical i) refineries ii) bulk storage iii) production premises 3) mainframe computers or rooms containing mainframe computers. 4) airports or aerodromes, aircraft, aerospace systems. 5) watercraft or hovercraft 6) railways or airports 7) underground or underwater 8) towers, steeples, chimney shafts, viaducts, bridges, docks or well 9) any steam boiler or economiser or any vessel or apparatus intended to operate under steam pressure</p>	Yes

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Reference	Description / Detail	Confirmed
P22 Employers and Public Liability - Employees at Any One Location	You confirm that you do not have any location you operate from which has more than 50 employees at any one time.	Yes
P63 Employers and Public Liability - Day to day control, & Risk Assessments	You confirm that you are not responsible for: a) any day to day direction, supervision or control of b) conducting any risk assessments for c) any temporary worker or self-employed contractor supplied by you whilst conducting business as an Employment Business.	Yes
P65 Drivers Negligence - Driving Criteria	You confirm that you will not supply any driver that fall outside of the driving criteria as define under Section 2 Option Extension - Drivers Negligence Exclusions 15 of the Policy Wording	Yes
P37 Legal Expenses / Protection - Mergers / Acquisitions	You confirm that within the last 3 years, you have not been taken over, merged with or taken over any other company, and to the best of your knowledge and belief it is likely that you will not take over any other company within the next 12 months.	Yes
P38 Legal Expenses / Protection - Planned Redundancies	You confirm that to the best of your knowledge and belief, no redundancies are envisaged by you over the forthcoming 12 months.	Yes
P39 Legal Expenses / Protection - Current disputes	You confirm that you do not have any disputes currently on going which involves: a) any employee b) any other business with whom you have entered into a contract.	Yes
P40 Legal Expenses / Protection - Grievance and Dismissal	You confirm that you have a written Contract of Employment for all of your employees which includes reference to grievance and dismissal procedures.	Yes
P66 Professional Indemnity - Suitability	You agree to take reasonable care to supply suitable and competent temporary workers, contractors or candidates as requested by your client including all necessary statutory, regulatory and licence checks legally required or agreed to under contract.	Yes
P67 Professional Indemnity - Vicarious Liability	You confirm that you have not assumed any responsibility under contract for the acts, errors or omissions of any temporary workers supplied by you.	Yes
P68 Professional Indemnity - Overseas	You are not represented in any way outside of the United Kingdom (e.g by subsidiary company, local office, local representatives or by any other person or concern holding a power of attorney on behalf of your business) and that all fee income is invoiced from within the United Kingdom.	Yes
P48 Directors and Officers - Private Limited Company & Positive Net Worth	You confirm that you are a private limited company and the most recent audited `Report and Accounts` shows a positive net worth.	Yes

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Reference	Description / Detail	Confirmed
P49 Directors and Officers - Employment Practices	You confirm that: a) You have written grievance procedures in place b) You have written Contracts of Employment with all employees c) You are not undergoing or planning on any downsizing or redundancy programmes d) All of Your employees are UK based e) You have issued Employee Handbooks to all staff f) less than 50% of Your employees earn more than £75,000 per annum.	Yes
P71 Employers and Public Liability - Risk Management	You confirm that; a) Accidents are recorded and corrective action undertaken b) Staff are provided with Health & Safety training c) A director or manager appointed and responsible for risk management d) A written Health & Safety Policy in place continuously updated and available e) Conducts General Risk Assessment and specific assessments for certain activities such as maintenance or lone working. f) Regular training undertaken which must be signed off by employee and retained by the Insured	Yes



Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and amended by The Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), 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. Alternatively, the policy holder is permitted to display this certificate in electronic form, provided each employee covered by the policy has reasonable access to it)

Policy No: 024158/12/23

- 1. Name of policy holder: Dockside Personnel Ltd**
- 2. Date of commencement of insurance policy: 03 December 2023**
- 3. Date of expiry of insurance policy: 02 December 2024**

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 Guernsey, the Island of Jersey and the Island of Alderney (b); and**
- 2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)**

Signed on behalf of Travelers Insurance Company Limited
(Authorised Insurer)

Matthew Wilson
CEO

Notes

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(I) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply.

Where 2(b) is applicable specify the amount of cover provided by the relevant policy

Travelers Insurance Company Limited
Registered in England 1034343
Registered office: One Creechurch Place, Creechurch Lane, London, EC3A 5AF