

Certificate of insurance

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 Hiscox.

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

Policy number

HU P16 1567051

Ref : 6855634

INSURANCE DETAILS

Broker	Bradshaw Bennett Limited		
Period of insurance	12/05/2014	to	11/05/2015 Both days inclusive
Underwritten by	Hiscox Insurance Company Limited		

INSURED DETAILS

Insured	Protex Pest Control Services Ltd
Address	191 Bowes Road, LONDON, N11 2HN
General wording	7857 WD-PIP-UK-PCTC(2)
Business description	Pest Control Contractors

PUBLIC AND PRODUCTS LIABILITY

Wording	7859 WD-PIP-UK-PCGL(2)
Limit of indemnity	£5,000,000
Limit applies to	each and every occurrence defence costs in addition other than for pollution and products to which a single policy aggregate limit applies with defence costs in addition
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide

EMPLOYERS' LIABILITY

Wording	7860 WD-PIP-UK-PCEL(1)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence including defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide

PROFESSIONAL INDEMNITY

Wording	7858 WD-PIP-UK-PCPI(2)
Limit of indemnity	£500,000
Limit applies to	Any one claim, defence costs in addition
Excess	Nil
Geographical limits	Worldwide excluding USA / Canada
Applicable courts	Worldwide excluding claims brought in USA / Canada

FINANCIAL LOSS PROTECTION

Wording	7861 WD-PIP-UK-PCFL(2)
Limit of indemnity	£1,000,000
Limit applies to	Each and every claim and in the aggregate, defence costs in addition
Excess	The first 10% of each and every claim or £250 whichever is the higher amount

WARRANTIES APPLICABLE
Public Liability - Heat Warranty

It is a condition precedent to liability under this policy that no naked light will be used whilst the treatment of timber or vermin or pest control is undertaken in confined spaces.

Professional Indemnity – Retroactive Cover

Insurers will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed before the inception date of the policy.

OTHER COVERS
Property Damage – ‘All Risks’; £250 Excess

General Contents £5,000

Personal Accident

Not Insured

Director’s & Officer’s Liability

Not Insured