

**Unique Market Reference:** B190324MS147C0081

**Insured:** SSG Contracts Limited

**Type / Interest:** Employers' Liability, Public Liability, Products Liability and Pollution Liability

**Policy Period:** 28th February 2025 to 27th February 2026

## RISK DETAILS

**UNIQUE MARKET  
REFERENCE:**

B190324MS147C0081

**TYPE:**

Employers' Liability, Public Liability, Products Liability and Pollution Liability

**ATTACHING TO  
LINESLIP  
NUMBERS:**

B190324MS147 in respect of QBE Casualty Syndicate 386 50% share  
B190325MS286 in respect of Ascot Syndicate 1414 50% share

**INSURED:**

SSG Contracts Limited

**ADDRESS:**

Unit 3 Drayton Court  
Drayton Road  
Shirley, Solihull  
West Midlands  
B90 4NG  
UNITED KINGDOM

**EMPLOYER  
REFERENCE  
NUMBER:**

068/VA04050

**BUSINESS:**

Groundworkers, Road Surfacing, Drive Laying, Roofing, Painting & Decorating, Plumbing Heating and Building, Project Management, Landscaping, External Decoration and Equipment Installation, Site Clearance and Refurbishment, Interior Refurbishment and Property Owners.

**PERIOD:**

From: 28th February 2025  
To: 27th February 2026

Both Days Inclusive at Local Standard Time at the Insured's Risk Address.

**INTEREST/  
LIMITS OF  
INDEMNITY:**

<b>EMPLOYERS' LIABILITY</b>	GBP 10,000,000	any one occurrence including defence costs but sub-limit of indemnity for:
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Non-Panel Firm Legal Costs	GBP 250,000	any one occurrence and in the aggregate
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**Employers' Liability Standard Extensions Sub-Limits**

Data Protection	GBP 10,000,000	any one occurrence and in the aggregate including defence costs
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Manslaughter and Statutory Defence Costs	GBP 5,000,000	any one occurrence and in the aggregate including defence costs and prosecution costs
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Transfer of Undertakings (Protection of Employment) Regulations 2006 (TUPE)	GBP 1,000,000	any one occurrence and in the aggregate
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**Retroactive Date:** 28th February 2022

War and Terrorism	GBP 5,000,000	any one occurrence and in the aggregate, defence costs in addition
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**Employers' Liability Optional Extensions Sub-Limits**

Offshore Activities	GBP 5,000,000	any one occurrence, defence costs in addition
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## GENERAL LIABILITY

Public Liability	GBP 5,000,000	any one occurrence
Products Liability	GBP 5,000,000	any one occurrence and in the aggregate
Pollution Liability	GBP 5,000,000	any one occurrence and in the aggregate

Sub-limit of indemnity applicable to Public, Products and Pollution Liability:

Non-Panel Firm Legal Costs	GBP 250,000	any one occurrence and in the aggregate
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### **General Liability Standard Extensions Sub-Limits**

Advertising Liability	GBP 1,000,000	any one occurrence and in the aggregate including defence costs
Environmental Statutory Liability	GBP 1,000,000	any one occurrence and in the aggregate including defence costs
Limited Financial Loss	GBP 250,000	any one occurrence and in the aggregate including defence costs
<b>Retroactive Date:</b> 28th February 2022		
Manslaughter and Statutory Defence costs	GBP 5,000,000	any one occurrence and in the aggregate

### **General Liability Optional Extensions Sub-Limits - NOT APPLICABLE**

**SITUATION:** As per PCEG011123 Advantage (Contractors Liability) Wording

**EXCESSES:**

Employers Liability	Not Applicable
General Liability	GBP 2,500 any one occurrence excluding personal injury;
Other than the following:	
Advertising Liability	10% of the Insured's legal liability or GBP 5,000 (whichever is greater) any one occurrence
Escape of Water	GBP 10,000 any one occurrence excluding personal injury
Heat Work	GBP 10,000 any one occurrence excluding personal injury
Limited Financial Loss:	10% of the Insured's legal liability or GBP 5,000 (whichever is greater) any one claim

**CONDITIONS:** **As per PCEG011123 Advantage (Contractors Liability) Wording.**  
Condition: Long Term Agreement - QBE Advantage - two years from 28th February 2025 [ZZSLTT 021120 as attached]  
Conformity Clause [as attached]  
Spectator Stands Exclusion [as attached]

**NOTICES:** None

**EXPRESS WARRANTIES:** None

**CONDITIONS PRECEDENT:** None.

**SUBJECTIVITIES:** None.

**CHOICE OF LAW & JURISDICTION:**

Law: Any dispute concerning the interpretation of the Terms, Conditions, Limitations, Exceptions and/or Exclusions contained herein is understood and agreed by both the Insured and Insurers to be subject to English and Welsh Law.

Jurisdiction: Each party agrees to submit to the exclusive jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements to give such court jurisdiction.  
All matters arising hereunder shall be determined in accordance with the law and practice of such court.

**PREMIUM:****Employers' Liability section**

100% Premium	GBP	14,700.00									
90% Minimum & Deposit	GBP	13,230.00	plus	12%	Insurance	GBP	1,587.60	Total	GBP	14,817.60	
					Premium Tax						
Adjustable at	0.21%	on	GBP	750,000	Clerical / Managerial /Non-Manual wages				GBP	1,575.00	
Adjustable at	0.7875%	on	GBP	225,000	Supervisors wages				GBP	1,771.88	
Adjustable at	1.3125%	on	GBP	865,000	Manual wages				GBP	11,353.13	

**General Liability section**

100% Premium	GBP	29,767.50									
90% Minimum & Deposit	GBP	26,790.75	plus	12%	Insurance	GBP	3,214.89	Total	GBP	30,005.64	
					Premium Tax						
Adjustable at	0.3675%	on	GBP	8,100,000	Turnover				GBP	29,767.50	
Adjustable at	0.63%	on	GBP	0	Worldwide (excluding USA / Canada) turnover				GBP	0.00	
Not adjustable		on	GBP	960,000	Payments to bona fide subcontractors					Included in turnover	
Total All Sections	GBP	40,020.75	plus	12%	Insurance	GBP	4,802.49	Total	GBP	44,823.24	
					Premium Tax						

**TAXES PAYABLE BY INSURED AND ADMINISTERED BY INSURERS:**

12% Insurance Premium Tax.

**PREMIUM**

**PAYMENT TERMS:** Premium to be paid within 30 days of the policy inception date.

**RECORDING, TRANSMITTING & STORING INFORMATION:**

Where the broker maintains risk and/or claim data/information/documents, the broker may hold such data/information/documents electronically.

**INSURER CONTRACT**

**DOCUMENTATION:** This document details the Contract terms entered into by the Insurer(s) and constitutes the Contract document.

## ENDORSEMENTS

### Condition: Long Term Agreement - QBE Advantage - two years

Insured section: General Terms

The following endorsement is added to and forms part of the 'General Terms' of this policy.

1. This endorsement shall be fully and effectively binding with immediate effect from the inception date of the policy.
2. **You** have agreed to renew the policy for a further period of insurance (a **renewal**) from 28th February 2026 to 27th February 2027, subject to and in accordance with the provisions of this endorsement.
3. Where **you** have agreed to renew the policy for a further period of insurance then at the first annual review date of 28th February 2026, **we** will review the loss ratio during that period of insurance and shall:

- a) apply to the renewal the terms applicable to the policy at its expiry; and
- b) increase the premium rates at each renewal in accordance with the table below:

Loss ratio thresholds	Increase premium rate
Loss ratio of 0.00% - 30.00%	No increase - Expiring rates to apply
Loss ratio in excess of 30%	Terminates the <b>agreement</b> , subject to the clause 4 below of this endorsement

4. If the **loss ratio** exceeds 30.00% **we** may increase the premium rate rather than terminate the **agreement**.
5. **We** have the right to adjust the premium rates, terms or conditions or restrict or vary the cover (including the amount of the **excess / deductible** or to decline to renew the **policy** if any of the following applies at the **renewal**:
  - a) If there has been a material alteration to the risk insured under this **policy** as at the applicable review date.
  - b) If there has been an increase or decrease of more than 15.00% in **your** estimates for the following twelve (12) months' period in comparison to that provided for the expiring twelve (12) months' period.
  - c) If any change in:
    - i. law (including any enactment, subordinate legislation, law, regulation, decree treaty or instrument in force) of any country or territory; or
    - ii. the interpretation of such law by any court tribunal or arbitration any government or regulatory body or ombudsman; that prevents **us** from providing cover, materially increases the extent of cover provided by the **policy** or obliges **us** to alter any terms and conditions of the **policy**.
  - d) If there is a change in **our** reinsurance arrangements which is material to the risk insured by this **policy**, having the effect that reinsurance protection is no longer available to **us** or ceases to be available on substantially the same terms and conditions, rates or cost as applied at the inception of this endorsement.
6. If **you** seek to terminate the **policy**, **you** shall be liable to pay to **us** upon written demand, the premium which should have been paid from inception date of the **policy** and the premium in respect of the **renewal** including any increase in premium as specified in clause 3 – 5 above.

7. For the purpose of this endorsement the following definitions are added to the **policy**:

**Loss ratio** means the **total claims** divided by the total net adjusted premiums paid and payable for the applicable **period of insurance**

**Total claims** means

- a) the total of actual claims payments including all medical and other charges; and
- b) reserves made by the **insurer** for outstanding claims and circumstances; as recorded in **our** official claims records

Clause: ZZSLTT 021120

### **Conformity Clause**

It is hereby noted and agreed that the following words are interchangeable herein:

“Evidence of Cover” and “Schedule”

Subject otherwise to the Policy Terms, Conditions, Limitations and Exclusions

### **Exclusion: Spectator Stand Exclusion**

The following exclusion is incorporated in and forms part of the Exclusions to Public, Products and Pollution liability.

The insurance by this **policy** excludes and does not cover any liability arising out of the sale, hire, erection or use of spectator stands.

## SECURITY DETAILS

### **INSURER'S LIABILITY:**

#### **(Re)Insurers Liability Clause**

##### **(Re)insurer's liability several not joint**

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

##### **Proportion of liability**

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA3333  
21 June 2007

**ORDER HEREON:** 100% of Whole.

**BASIS OF  
WRITTEN LINES:** Percentage of whole

**SIGNING  
PROVISIONS:** In the event that the written lines hereon exceed 100% of the order, any lines written "to stand" will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100% of the order without further agreement of any of the insurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of insurance then all lines written by that date will be signed in full;
- b) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the documented agreement of the insured and all insurers whose lines are to be varied. The variation to the contracts will take effect only when all such insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

**WRITTEN LINES:** 50% QBE Casualty - Syndicate 386 under contract number B190324MS147  
50% Ascot Syndicate 1414 under contract number B190325MS286



Policy Number: (UMR) B190324MS147C0081

SECURITY DETAILS

REFERENCES

UMR (Unique Market Reference): B190324MS147C0081  
Date contract printed to PDF: 11:46 26 March 2025

SIGNED UNDERWRITERS

EL - Employers' Liability

QBE European Company Operations Slip Leader  
Master Facility for Employers' Liability  
Master Reference: B190324MSL147



50%  
Written

2	5	E	L	3	3	8	4	7	0	T	A			
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UUBEBE2M43AZ - L/S  
24EL238424RA  
W3

50%  
Signed

15:12 24 March 2025  
Lloyd's Underwriter Syndicate No. 0386 QBE, London, England  
Steve Palmer  
Bound as Lloyd's Leader

Participant Role: Leader

Ascot Syndicate

Master Facility for Employers' Liability  
Master Reference: B190325MS286



50%  
Written

U	F	2	5	V	Y	1	5	5	H	4	X			
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W3

50%  
Signed

12:05 03 March 2025  
Lloyd's Underwriter Syndicate No. 1414 ASC, London, England  
Adam Aley  
Bound as Lloyd's Second Leader

Participant Role: Agreement Party

Policy Number: (UMR) B190324MS147C0081

SECURITY DETAILS

REFERENCES

UMR (Unique Market Reference): B190324MS147C0081

Date contract printed to PDF: 11:46 26 March 2025

SIGNED UNDERWRITERS

PL - Public and Products Liability

QBE European Company Operations

Section Leader

Master Facility for Public/Products Liability

Master Reference: B190324MSL147



50%  
Written

2	5	P	L	3	3	8	4	7	1	Q	A			
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UGNEBE2M43AZ - L/S  
24PL238424NA  
NA

25%  
Signed

15:12 24 March 2025  
Lloyd's Underwriter Syndicate No. 0386 QBE, London, England  
Steve Palmer  
Bound as Lloyd's Leader

Participant Role: Leader

Ascot Syndicate

Master Facility for Public/Products/Pollution Liability

Master Reference: B190325MS286



50%  
Written

U	G	2	5	V	X	2	6	2	R	4	X			
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NA

25%  
Signed

12:05 03 March 2025  
Lloyd's Underwriter Syndicate No. 1414 ASC, London, England  
Adam Aley  
Bound as Lloyd's Second Leader

Participant Role: Agreement Party