Unique Market Reference:	B190325MS147C0083
Insured:	SSG Contracts Limited
Type / Interest:	Employers' Liability, Public Liability, Products Liability and Pollution Liability
Policy Period:	28th February 2026 to 27th February 2027

RISK DETAILS

UNIQUE MARKET REFERENCE:	B190325MS147C0083
TYPE:	Employers' Liability, Public Liability, Products Liability and Pollution Liability
ATTACHING TO LINESLIP NOS:	B190325MS147 in respect of QBE Casualty Syndicate 386 proportion of cover B190326MS286 in respect of Ascot Syndicate 1414 proportion of cover
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 2026 To: 27th February 2027 Both Days Inclusive at Local Standard Time at the Insured's Risk Address.

INTEREST/ LIMITS OF INDEMNITY:

EMPLOYERS' LIABILITY	GBP 10,000,000	any one occurrence including defence costs but sub-limit of indemnity for:
Non-Panel Firm Legal Costs	GBP 250,000	any one occurrence

<u>Employers' Liability Standard Extensions Sub-Limits</u>

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

<u>Employers' Liability Optional Extensions Sub-Limits</u>

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

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

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 **Retroactive Date:** 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

Accidental Discovery of Asbestos	Not Included
Data Protection	Not Included
Terrorism	Not Included
United States of America and Canada	Not Included
Unmanned Aerial Vehicles	Not Included

SITUATION: As per PCEG010924 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 PCEG010924 Advantage (Contractors Liability) Wording.**
Conformity Clause [as attached]
Spectator Stands Exclusion [as attached]
Employers' Liability Extension in respect of Amazon Contract in USA [as attached]
Condition: Long Term Agreement - QBE Advantage - two years from 28th February 2025 - Amended [ZZSLTT 021120 as attached]
Inclusion: Non Negligence Specific Contract Cover - Charbridge Way, Bicester [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*	*17,109.68*								
90% Minimum & Deposit	**GBP**	**15,398.72**	**plus 12% Insurance Premium Tax**	**GBP**	**1,847.85**	**Total**	**GBP**	**17,246.57**		

Adjustable at	0.2100%	on	GBP	850,000	Clerical / Managerial / Non Manual wages	GBP	1,785.00
Adjustable at	0.7875%	on	GBP	250,000	Supervisors wages	GBP	1,968.75
Adjustable at	1.3125%	on	GBP	947,215	Manual wages	GBP	12,432.20
Adjustable at	1.7500%	on	GBP	52,785	Amazon USA wages	GBP	923.74

General Liability section

100% Premium	*GBP*	*36,781.50*						
90% Minimum & Deposit	**GBP**	**33,103.35**	**plus 12% Insurance Premium Tax**	**GBP**	**3,972.40**	**Total**	**GBP**	**37,075.75**

Adjustable at	0.3675%	on	GBP	10,000,000	Turnover	GBP	36,750.00
Adjustable at	0.6300%	on	GBP	5,000	Worldwide turnover (excluding USA/Canada)	GBP	31.50
Not adjustable		on	GBP	1,000,000	Payments to bona fide subcontractors	Included in turnover	

Total all sections	**GBP**	**48,502.07**
plus 12% Insurance Premium Tax	**GBP**	**5,820.25**
Total	**GBP**	**54,322.32**

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

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.

Employers' Liability Extension in respect of Amazon Contract in USA

It is hereby noted and agreed that the Employers' Liability section of this Policy is extended to include the ongoing contract for Amazon in the USA:-

Contract Description: Helping to install inventory / processing systems in Amazon warehouses. It is retrofit of Amazon owned, pick to light equipment on racks, that are pre-wired so it is simple to plug in and install.

This is light manual work with handheld tools, no heat or electrical works involved.

Conditions:

Exclusion: Medical costs outside the United Kingdom
Insured section: Employers' liability and General liability

The following clause is incorporated in and forms part of the ‘Employers’ liability exclusions’ and the ‘General liability exclusions’ to this **policy**:

The insurance by this **policy** excludes and does not cover liability for payments in respect of:

a) medical or surgical costs and expenses; and

b) repatriation costs and expenses,

incurred by **you** and/or any of **your employee** outside the **United Kingdom**.

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

Clause: ZZSMDC 010520

Condition: Long Term Agreement - QBE Advantage - two years - Amended
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 28th February 2025

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 **agreement**, 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 **us** for outstanding claims and circumstances;
   as recorded in **our** official claims records

Non Negligence Specific Contract Cover - Charbridge Way, Bicester

Inclusion: Non Negligence Specific Contract cover

Coverage extensions to Public, Products and Pollution Liability insured sections
Solely in respect of the **insured's** contract at Unit 10 (formerly DHL), Charbridge Way, Bicester.

The following clause is incorporated in and forms part of the Coverage extensions to Public, Products and Pollution liability of this **policy**.

The General definitions and interpretation includes the undernoted definitions which are applicable solely to this clause.

Contract
Contract means any contract undertaken by the **insured** in accordance with the proposal form signed and dated 13th November 2025 which provides that the **insured** is required to effect insurance in accordance with the or the corresponding clause in any subsequent editions or revisions.

Employer
Employer means any public authority company firm or person named as the employer in the contract entered into by the **insured**.

Works
Works shall mean all work executed or to be executed under the **contract**

Coverage extensions to Public, Products and Pollution Liability insured sections includes the undernoted clause.

Notwithstanding the exclusion "JCT 21(2)(1) contracts or comparable" of this **policy** the **insurers** agree provisionally to indemnify the **insured** and the **employer** named in the **contract** to which this clause applies in respect of any expense liability, loss, claim or **suit** which the **employer** may incur or sustain by reason of **damage** other than to the works occurring during the period of insurance and caused by collapse, subsidence, heave, vibration, weakening or removal of support or lowering of ground water arising out of and in the course of or by reason of the carrying out of the **works**.

Provided always that:

a) the **insured** shall provide full details to the **insurers** of the **contract** as soon as possible and in any event no later than fourteen (14) days after occupation of the site;

b) following any **contract** declaration under proviso 1 the **insured** shall accept the additional terms required by the **insurer** within fourteen (14) days or otherwise all;

c) where this **policy** is not renewed the **period of insurance** under this extension shall extend to the completion date (including any maintenance or defects liability period) of any contract;

d) wherever the word **insured** appears in the duties in the event of a claim or potential claim and general terms and conditions section of this **policy** it shall be deemed for the purposes of this endorsement to read "**insured** and the **employer**".

e) the insurance by this clause excludes and does not cover

    i.) **damage** caused by the negligence or omission or default of the **insured** or their agents or any **employee** or of any sub-contractor or his employees or agents;

    ii) **damage** which is attributable to errors or omissions in the planning or the designing of the **works**;

    iii) **damage** which could reasonably be foreseen to be inevitable having regard to the nature of the **work** to be executed or the manner of its execution;

    iv) **damage** directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;

v) liability for which indemnity is provided under any other insurance effected for the benefit of the **insured** and the **employer** jointly or singularly;

vi) **damage** to the **works** or to property of any kind brought onto the site of the **contract** for the purposes of execution of such **contract** except in so far as any part or parts thereof are the subject of a certificate of practical completion;

vii) liability in respect of any sum payable under any penalty clause or by reason of breach of contract;

viii) **works** involving the use of explosives unless otherwise agreed in writing by the **insurers**;

ix) loss of or **damage** to property which is at the risk of the **employer** under the terms of the contract or any liability assumed by the **employer** under any agreement which would not have attached in the absence of such agreement;

x) any liability where the judgment of first instance against the **insured** and/or the **employer** is made in a court of law outside the **United Kingdom** nor any liability for judgments or orders obtained in any court outside the **United Kingdom** for the enforcement of foreign judgments whether by way of reciprocal agreements or otherwise.

xi) the first GBP 5,000 of each and every claim unless otherwise agreed in writing by the **Insurers**;

f) the **limit of indemnity** under this clause for any one (1) **contract** shall be GBP 10,000,000 any one occurrence unless otherwise agreed in writing by the **insurers**;

g) It is agreed that the **period of insurance** is extended to include the maintenance and/or defects period specified below but only to indemnify the **named insured** for **damage** caused by the **insured** or the **insured's** contractors in the course of operations carried out for the purpose of complying with obligations under the maintenance and/or defects provisions of any contract with the **employer**.

Maintenance and/or defects period: 12 months

DETAILS OF CONTRACT

EMPLOYER	Logicor UK of No. 7 The Courtyard, 707 Warwick Road, Solihull, West Midlands, B91 3DA
PERIOD OF CONTRACT	11th December 2025 to 7th August 2026
WORKS	Former Tenants Dilapidations, Making Good, Internal & External Refurbishment and Building Upgrades site wide.
CONTRACT SITE	Unit 10 (formerly DHL), Charbridge Way, Bicester
CONTRACT VALUE	GBP 3,860,000

All other terms and conditions remain unchanged.

Clause: ZZASCC010116

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 lineslip agreement number B190325MS147
50% Ascot Syndicate 1414 under lineslip agreement number B190326MS286

QBE Casualty Syndicate 386 — QBE 386

50%	W3	2	6	E	L	3	3	8	4	7	0	T	A	L/S 25EL238424RA
	NA	2	6	P	L	3	3	8	4	7	1	Q	A	L/S 25PL238424NA

Line to Stand

QBE UK Limited X I S — QBE 386 QBE 1886

SP 16/03/2026

W3 (50%) ascot ASC 1414

U	F	2	6	V	Y	1	5	5	Y	5	X

AB
17/03/2026

NA (50%) ascot ASC 1414

U	G	2	6	V	X	2	6	2	G	5	X

AB
17/03/2026