



Certificate of Employers' Liability Insurance^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Assured employs persons covered by the Certificate)

Certificate No.

SC1930C200AR/2208/36097948

- | | |
|---------------------------------------|-----------------|
| 1. Name of Assured. | MG Umbrella Ltd |
| 2. Date of commencement of insurance. | 25th April 2021 |
| 3. Date of expiry of insurance. | 24th April 2022 |

We hereby certify that :-

- subject to the paragraph 2, the insurance 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 Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
- the minimum amount of cover provided by this certificate is no less than £10,000,000 any one occurrence but limited to £5,000,000 any one Occurrence in respect of claims arising from acts of Terrorism or Offshore work undertaken.

Signed on behalf of Markel International Insurance Company Limited (Authorised Insurers)

.....(Signature)

- (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 certificate covers the holding company and all its subsidiaries, or that the certificate covers the holding company and all its subsidiaries except any specifically excluded by name, or that the certificate covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.

website available at www.hse.gov.uk.



Policy Number:

To be Quoted on All Correspondence

SC1930C200AR/2208/36097948

Name of Insured:

MG Umbrella Ltd

Principal Address:

3rd Floor
166 College Road
Harrow
United Kingdom
HA1 1BH

Period of Insurance:

From: 25th April 2021

To: 24th April 2022

Limit of Indemnity:

£1,000,000 any one claim

Policy Excess:

£500 each and every claim, increasing to **£1,000** for claims made against the company

**General Enquiries and Notice of:
Claims to**

Counce O'Hara Insurance Brokers Ltd
81 King Street
Manchester
M2 4AH

Tel – 0161 833 2100

Fax – 0161 839 2100

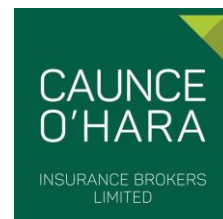
Email – adrianstewart@cohibl.com

Signed:

Mark Lloyd

Signed on behalf of and under delegated authority scheme agreement
given by Markel International Insurance Company Ltd
to Counce O'Hara & Company Ltd dated 09th April 2020

Date of Issue: 26/04/2021



Combined Liability Insurance Schedule

You should read this Schedule in conjunction with Your Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

Policy Number: SC1930C200AR/2208/36097948

Your Details

Insured: **MG Umbrella Ltd**

Address: 3rd Floor
166 College Road
Harrow
Middlesex
HA1 1BH

Business: 1. Specialist Services to Freelance Contractors

2. IT contractors, Engineers and all other Professions and Trades (other than excluded Categories as detailed on the policy)

Your Policy Dates

Period of Insurance: From: 25th April 2021
To: 24th April 2022

(both dates inclusive and any subsequent period for which a premium is accepted by the underwriter)

Your Premium Information

Premium: £1,375.00
Insurance Premium Tax: £165.00
Total Amount Due: £1,540.00

Reason for Issue: Renewal

Liabilities Insurance

Section 1

Professional Indemnity	Included	
Limit of Indemnity any one Claim including Defence Costs:		£1,000,000
Your Excess each and every Claim :		£500
Your Excess increases to £1,000 for Claims made against the Company		

Section 2

Employers' Liability	Included	
Limit of Indemnity any one occurrence (Onshore):		
Limit of Indemnity any one occurrence (Offshore):		£5,000,000
Limit of Indemnity any one occurrence (Terrorism):		£5,000,000

Section 3

Public Liability	Included	
Limit of Indemnity any one occurrence :		£10,000,000
Products Liability	Included	
Limit of Indemnity any one occurrence and in the aggregate in any one period of insurance		£1,000,000
Your Excess each and every occurrence in respect of Damage only:		£250

Additional Terms and Conditions

Offshore Work

Excluded

Jurisdiction Limits

Worldwide excluding claims first brought in USA/Canada

Applicable Courts

The Policy is subject to the law of England and Wales and will be interpreted accordingly and each party agrees to submit to the exclusive jurisdiction of the English Courts.

Insurers Standard Policy Wording

In addition to the specific terms of your policy, the policy is also subject to the standard terms and conditions of the policy wording. It is important that you are also aware of these.

If you are ever in any doubt with regard to any aspect of the policy wording, no matter how small, please raise this with us as soon as possible.

In an effort to be environmentally conscious, this is being provided to you by either a link below to the location of the wording online, or by separate e-mail. A hard copy is of course available on request.

Information Seen By Underwriters

Proposal form dated 23rd April 2021.

Subjectivity

Subject always to the policy cover, terms, conditions and Exclusions

What is not covered

your operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or your breach of any legislation or regulation related to these activities unless arising directly from the breach of a duty of care by anyone supplied to a client by you under contract;

your liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation;

Retro Date

Insurers will not make any payment for any claim made against the Insured arising from Business Activities performed prior to 26th November 2007.

It is noted that this Certificate will continue to provide past liability cover for contractors in respect of claims arising from contracts previously insured hereunder

Geographical Limits

Worldwide excluding USA/Canada



81 King Street
Manchester
M2 4AH
E: info@cohibl.com
W: www.cohibl.com

MG Umbrella Ltd
3rd Floor
166 College Road
Harrow
HA1 1BH

Date: 26 April 2021
Client Ref: 36097948

INVOICE #506573245

			Amounts	Total
Combined Liability	Markel (UK) Ltd	Premium	£1,375.00	£1,540.00
	Policy Number:	Insurance Premium	£165.00	
	SC1930C200AR/2208/36097948	Tax		
	Policy Term: 25/04/21 - 24/04/22			
Total				£1,540.00

Please make cheques payable to Caunce O'Hara Insurance Brokers Limited. Alternatively payment can be made by BACS to our Account 10075761, Sort Code 12-08-95 **quoting the client reference** above as payment reference. **If you wish to pay by Card Payment please call us to arrange, please note we cannot accept receipt of card details via email.**

Payment Terms: 14 Days

Comments:

Renewal 2021



Your VAT Certificate



About your registration

VAT registration number (VRN)	948869934
Registration date	1 January 2009
Certificate date	28 December 2019

About the business

Business name	MG UMBRELLA LIMITED
Trading name	Not provided
Business type	UK Company (with UK establishment)
Trade classification (SIC code)	69201
Principal place of business address	3RD FLOOR 166 COLLEGE ROAD HARROW HA1 1BH

Return details

VAT Return dates	April, July, October and January
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COMPANY BANK ACCOUNT DETAILS:

Account name:	MG Umbrella Ltd
Account number:	22399237
Sort Code:	400106
IBAN:	GB66HBUK40010622399237
BRANCH IDENTIFIER CODE (BIC)	HBUKGB4105F

Correspondence address:

MG Umbrella Ltd, 166 College Road, Harrow, Middlesex, HA1 1BH

Correspondence e mail:

info@mgpayroll.co.uk