



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. | 25/04/2020 |
| 3. Date of expiry of insurance. | 24/04/2021 |

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

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

.....(Signature)

- 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.
- Specifically applicable law as provided for in regulation 4(6) of the Regulations.

website available at www.hse.gov.uk.



Management Protection 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 2020
To: 24th April 2021

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

Your Premium Information

Premium: £250.00
Insurance Premium Tax: £30.00
Total Amount Due: £280.00

Reason for Issue: Directors & Officers Liability Renewal



Management Protection

I. Directors & Officers Liability	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£ nil
II. Corporate Liability	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£ nil
III. Employment Practices Liability <i>(For internal staff)</i>	Included	
Limit of Indemnity any one Claim:		£1,000,000
Your Excess each and every Claim:		£ 5,000

For full cover details, terms and conditions please refer to policy wording.



Endorsements, Terms and Conditions

NST1 – Directors and Officers Liability

Management Protection wording UKC04768G applies to this cover

NST2 – Definition of Employee

Definition T is deleted in its entirety and replaced with the following:-

Employee means any natural person who was, or is, or becomes during the **Period of Insurance**:

- 1) an employee (which shall include trainees, casual, part-time, seasonal, temporary, voluntary and work experience personnel) of the **Company** whilst acting in such capacity; or
- 2) seconded to the **Company** and acting in such capacity.
- 3) An **Employee** of any **Company** is considered to be an **Employee** of every **Company**.

Provided that the **Employee** is under the direct control direction or supervision of the **Company** and no cover shall be provided in respect of individuals placed in the course of the Companies business as an umbrella company.



PROFESSIONAL INDEMNITY INSURANCE
POLICY CERTIFICATE

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
Middlesex
HA1 1BH

Period of Insurance:

From: 25th April 2020

To: 24th April 2021

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 – nigeljohnson@cohibl.com

Signed:

Signed under delegated authority scheme agreement
given by Markel (UK) Ltd

Date of Issue: 24/04/2020

Donna Bealand





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 2020

To: 24th April 2021

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

Your Premium Information

Premium: £1,412.50

Insurance Premium Tax: £169.50

Total Amount Due: £1,582.00

Reason for Issue: Renewal 2020



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):		£10,000,000
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 16th April 2019.

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

Your VAT Certificate



HM Revenue
& Customs

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