

06 March 2009

**TO WHOM IT MAY CONCERN**

Broker Ref: RAPHA-1

Dear Sirs,

**Re: Contractors All Risks Insurance - Raphael Contracting Ltd**

We would inform you that we act as the Insurance Brokers for the above client and can confirm the following covers are in force up to 06/03/10:-

**Employers Liability**

Insurers: AXA Insurance plc.  
Policy No: EG COM 586343  
Details: Cover complies with the Government Acts relating to Employers Liability Insurance and therefore the amount of indemnity is £10,000,000.  
Furthermore the Policy also includes an Indemnity to Principals Clause.

**Public/Products Liability**

Insurers: AXA Insurance plc.  
Policy No: EG COM 586343  
Indemnity Limit: Public Liability £5,000,000 any one accident/unlimited in all.  
Products Liability £5,000,000 for the period.  
Details: Cover includes the following:-  
a) Indemnity to Principals Clause.  
b) Sub Contractors working for our Clients in connection with their business.

**Contractors All Risks**

Insurers: AXA Insurance plc.  
Policy Number: EG COM 586343  
Contract Limit: £2,000,000

We trust this provides the satisfactory confirmation of cover you require, however, please do not hesitate to contact us with any query you may have.

Yours faithfully,

  
**COBRA Insurance Brokers Ltd**

**COBRA INSURANCE BROKERS LTD**  
Quadrant House, Croydon Road  
Caterham, Surrey. CR3 6TR  
Tel: 01883 346346 Fax: 01883 330222  
www.cobrainurance.co.uk  
Email: info@cobrainurance.co.uk



AXA Insurance UK plc  
Registered Office  
5 Old Broad Street  
London EC2N 1AD  
Registration  
England No. 78950

# 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 policyholder employs persons covered by the policy)

**POLICY No.** **EG COM 586343**

- 1. NAME OF POLICYHOLDER** **Raphael Contracting Ltd**
- 2. DATE OF COMMENCEMENT OF INSURANCE POLICY** **6th March 2009**
- 3. DATE OF EXPIRY OF INSURANCE POLICY** **5th March 2010**

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. **(a)** the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc (Authorised Insurer)

**Philippe Maso y Guell Rivet**  
Chief Executive

## Notes

- (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 policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.