

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 policy holder employs persons covered by this policy).

1. Policy number 07/LX/13180959/01

2. Name of policy holder ViridianUK Energy Matters Limited

3. Date of commencement of insurance policy 15/01/2022

4. Date of expiry of insurance policy 15/01/2023

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, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
 2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).
(b) ~~the cover provided under this policy relates to claims in excess of £ but not exceeding £~~
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Signed on behalf of **Allianz Insurance Plc**

Authorised insurers



Jonathan Dye
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 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.*

Account number: 07/14408

Date printed: 20/12/2021

Statement of Fact

This Policy, Schedule and Statement of Fact should be read together as they form your Insurance Contract.

They have been prepared in accordance with information that we have received from you through your Insurance Adviser.

It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser .

Policy Number:	07/LX/13180959/01
The Insured:	ViridianUK Energy Matters Limited
Effective Date:	29/01/2021
Insurance Adviser:	Premierline Business Ins Brkr
Business Description:	Health and Safety Consultancy and Electricians & Electrical Contractors

Basis of Acceptance

You do and will continue to maintain machinery and equipment in accordance with manufacturers recommendations

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and continue to have an induction and on-going training programme which is reviewed and recorded
- have and continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards and complete risk improvements.

Health and Safety Consultancy and Electricians & Electrical Contractors

Date business established 2014

Are any of the following processes or equipment used:

Welding or Flame cutting No

Blow Lamps, hot air guns or other equipment involving application of heat No

Do you work on the following:

Fire/security alarms No

Industrial Machinery No

Computers and peripheral equipment

No

Claims Experience as at Inception of Policy

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims 0

Total amount paid and outstanding £0

General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) having:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business which is the subject of this Insurance contract, or any other business which you, your partner(s) or director(s) have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

a) deliberate or reckless; or

b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

Fair Processing Notice – how we use personal information

1. Who we are

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Insurance Plc or Allianz Engineering Inspection Services Limited.

When **we** say, “**individuals**” in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business
- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Anyone whose personal information we hold has the right to object to us using it. They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

Further details can be found below.

3. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps **us** decide whether to offer insurance, determine prices and validate claims. Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at accsm@allianz.co.uk and **we** will review the decision.

4. The personal information we collect

We collect the following types of personal information so **we** can complete the activities in section 2, “How **we** use personal information”

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

5. Where we collect personal information

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.

6. Sharing personal information

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or **you**, for example, the Employers Liability Tracing Office (ELTO) and the

- Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of **our** business.

7. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR's, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

8. How long we keep personal information

We keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

9. Know your rights

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from **our** records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:

Address: Customer Satisfaction Manager, Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB

Email: accsm@allianz.co.uk

Phone: 01483 552438

10. Allianz (UK) Group Data Protection Officer Contact details

Allianz Insurance Plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection

Officer:

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB

Email: dataprotectionofficer@allianz.co.uk

Phone: 0330 102 1837

Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this fair processing notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website www.allianz.co.uk

Consent for Special Categories of Personal Data

The global Allianz Group may need to collect and process data relating to **individuals** who may benefit from the policy (“Insured Persons”), which falls within the special categories of personal data under Data Protection Legislation, for example, medical history or convictions of Insured Persons for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by the global Allianz Group and that this fact is made known to the Insured Persons. By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of the Insured Persons Personal Data in this way and for these purposes and that your directors, officers, partners, and employees have consented to the global Allianz Group using their details in this way.

Employers Liability Tracing Office

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the “ELTO”) and added to an electronic database, (the “Database”) in a format set out by the Employer’s Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

- I. to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- II. to identify the relevant employers’ liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers’ liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Complete Contractor Amendment Schedule

Please note that you must advise your Insurance Adviser of any changes to the risk and items to be covered.

Return Premium:	£-37.64	Annual Premium:	£168.42
Insurance Premium Tax:	£-4.52	Insurance Premium Tax:	£20.21
Total Return Premium:	£-42.16	Total Annual Premium*:	£188.63

*The Total Annual Premium is representative of the amount that would have been charged had the adjustments made in this transaction been in place at the start of this period of insurance.

Insurance Premium Tax is stated at the prevailing rate.

This Schedule should be read in conjunction with the Complete Contractor policy overview (**ACOM753/8**) and Complete Contractor policy wording (**ACOM213/8**).

Policy Number: 07/LX/13180959/01

Account Number: 07/14408

Insurance Adviser: Premierline Business Ins Brkr

The Insured: ViridianUK Energy Matters Limited

Postal Address: Unit 2, The Old Hire Centre, Oldbury Road, Cwmbran, Gwent, United Kingdom, NP44 3JU

Effective Date: 29/01/2021

Renewal Date: 15/01/2022 at 12.00 hrs

Business Description: Health and Safety Consultancy and Electricians & Electrical Contractors

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

L/1017/1 - Slings and Cradles Exclusion
L/1019/1 - Electricians and Electrical Contractors - Trade Exclusion
L/1012/1 - Exclusion - Discharge of Fumes, Effluent or Noxious Substances
L/1014/1 - Exclusion - Use of Substances Which Could be Harmful to Health
L/2246/1 - Exclusion of Work Above 10 Metres in Height
L/369/1 - Manufacture of Electronic Goods Exclusion
L/4306/1 - Professional Negligence & Design and Advice
L/1032/1 - Public Liability Extension Amendment
L/8100/1 - Policy Amendments - Cyber Event
L/8101/1 - Section 1 - Public Liability - Cyber Event
L/2248/1 - Section 6 - Commercial Legal Expenses Amendment
L/2251/1 - Economic Sanctions
L/4332/1 - Contagious and Infectious Disease Exclusion
SL/683/1 - Business Description Amendment

Total wayeroll	£120,000
Proprietors and Partners	0
Working Directors	1
Employees and Labour Only Subcontractors	0
Temporary Employees	0

Public Liability

Limit of Indemnity	£5,000,000
Standard Excess	£250

Employers Liability

Limit of Indemnity	£10,000,000
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Tools

Not Insured

Contract Works

Maximum Contract Price	£100,000
Own Plant and Tools	£10,000
Temporary Buildings	£2,500
Plant & Temporary Buildings on hire	£50,000
Excess (All Other Losses)	£250
Theft and Malicious Damage Excess	£500
Employees Tools and Personal Effects (per person)	£2,000
Single Article Limit	£1,000
Excess	£100

Personal Accident

Not Insured

Commercial Legal Expenses

The maximum amount the Insurer is liable to pay under this Section is:

	Limit of Indemnity
1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance.	£250,000
2 Any One Claim relating to a Business Aspect Enquiry	£2,000
3 Any One Claim relating to Jury Service Allowance	£5,000
4 Any One Claim relating to Witness Attendance Allowance	£5,000

5 For all Claims in the aggregate first notified to the Insurer during the Period of Insurance.

£1,000,000

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards.

Master Policy Reference:36726

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk. To register for Allianz Legal Online, which provides legal support and templates for over 140 business and legal documents, your registration code is ALP269A25UK .

Property Damage	Not Insured
Business Interruption	Not Insured
Terrorism	Not Insured

Clause Details

L/1017/1 - Slings and Cradles Exclusion

This Policy does not cover Damage or liability arising out of the use of slings or cradles.

L/1019/1 - Electricians and Electrical Contractors - Trade Exclusion

This Policy does not cover Damage or liability arising out of work on:

1. Fire or security alarms
2. Industrial machinery

L/1012/1 - Exclusion - Discharge of Fumes, Effluent or Noxious Substances

This Policy does not cover Damage or liability arising out of the discharge of fumes, effluent or anything of a noxious nature.

L/1014/1 - Exclusion - Use of Substances Which Could be Harmful to Health

This Policy does not cover Damage or liability arising out of the use of substances which could be harmful to health.

L/2246/1 - Exclusion of Work Above 10 Metres in Height

This Policy does not cover Damage or liability arising out of any work at a height of more than 10 metres above ground or floor level.

L/369/1 - Manufacture of Electronic Goods Exclusion

Sections 1 and 2 of this Policy do not cover the manufacture by the Insured of electrical or electronic goods or parts thereof.

L/4306/1 - Professional Negligence & Design and Advice

In respect of the Insured's trade activities this Policy does not cover liability in respect of Injury loss or damage caused by or arising out of;

- A. the formula design specification drawing or plan of
- B. any defect in or omission from the directions or advice given by the Insured in connection with any Products

This Policy does not cover liability arising from or as a consequence of, any error or omission of the Insured in the exercise of his/her profession.

L/1032/1 - Public Liability Extension Amendment

Under Section 1 - Public Liability, the following Extension is deleted and restated:

7 Data Protection

The Insurer will indemnify the Insured and at the Insured's request any partner, director or Employee of the Insured against the sums which the Insured or any director, partner or Employee of the the Insured become(s) legally liable to pay as compensation under data protection legislation for Damage or distress resulting from the failure of the Insured to comply with data protection legislation and caused in connection with the Business during the Period of Insurance provided that the Insured is

- A. a registered user in accordance with the terms of the data protection legislation
- B. not in business as a computer or data processing bureau

The total amount payable including all costs and expenses under this Extension in respect of all claims occurring during any one Period of Insurance is limited to £250,000.

The Insurer will not pay for

- i. any Damage or distress caused by any deliberate act or omission by the Insured the result of which could reasonably have been expected by the Insured having regard to the nature and circumstances of such act or omission
- ii. any Damage or distress caused by any act of fraud or dishonesty
- iii. the costs and expenses of rectifying, rewriting or erasing data
- iv. liability arising from the recording, processing or provision of data for reward or to determine the financial status of any person
- v. the payment of fines or penalties

L/8100/1 - Policy Amendments - Cyber Event

Under Policy Exclusions, Exclusion 8 E-Risks is deleted and restated as:

8. Cyber Event

- A. Loss, destruction, distortion, erasure, corruption, alteration, theft or other dishonest, criminal, fraudulent or unauthorised manipulation of, or damage to, Electronic and Digital Data from any cause whatsoever (including, but not limited, to Computer Attack) or loss of use, reduction in functionality, loss, cost, expense and/or fee of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage.
- B. However, in the event that an insured event excluding riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or civil commotion or malicious persons results from any of the matters described in a. above, this Policy, subject to all its terms, provisions, conditions, exclusions and limitations, will cover a direct physical damage and/or a consequential loss therefrom occurring during the Period of Insurance to property insured by this Policy directly caused by such insured event to the extent covered and not otherwise excluded under this Policy.

For the purposes of this Exclusion:

Electronic and Digital Data means data of any kind including, but not limited to, facts, concepts, or other information in a form useable by computers or other electronic or electromagnetic data processing equipment. Electronic and Digital Data shall also include computer software and all other coded instructions for the processing or manipulation of data on any equipment.

Computer Attack means any malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilizing the computer system or network of whatsoever nature.

L/8101/1 - Section 1 - Public Liability - Cyber Event

Under Section 1 - Public Liability the following Section Exclusion is added:

14. Any loss, damage, expense or liability howsoever arising out of a Cyber Event.

This Exclusion does not apply to:

- 1. Bodily injury, death, disease, illness, mental injury, mental anguish or nervous shock to any person
- 2. False arrest, false imprisonment, false eviction or malicious prosecution of any person

3. Loss of or damage to material property
4. Nuisance, trespass, obstruction or interference with any right of way, light, air or water
5. Pollution or Contamination occurring other than in the United States of America or Canada, and caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance

Subject otherwise to the terms, conditions and exclusion of this Policy.

For the purposes of this Exclusion the following Definitions apply:

Cyber Event means

- A. any unauthorised Processing of Data by the Insured
- B. any breach of laws and infringement of regulations pertaining to the maintenance or protection of Data
- C. any Network Security Failure in the Insured's Sphere

Data includes but is not limited to Personal Data, facts, concepts and information, software or other coded instructions in a formalized manner useable for communications, interpretation or processing.

Personal Data means any information relating to an identified or Identifiable Natural Person.

An Identifiable Natural Person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

Processing means any operation or set of operations which is performed on Data or on sets of Data, whether or not by automated means, such as collection, recording, organization, structuring, storage, , adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

Damage to Data means any loss, destruction or corruption of Data. Any Damage to Data of a Third Party by the Insured is not deemed to be a Cyber Event if there is not any Network Security Failure involved.

Insured's Sphere means any system or device leased, owned, operated, or lost by or which is made available or accessible to the Insured for the purpose of Processing Data.

Network Security Failure means any non-physical and technological failure of computer system security or other technological security measures leading to unauthorized access and/or theft of Data, loss of operational control of Data, transmission of virus or malicious code and/or denial of service.

L/2248/1 - Section 6 - Commercial Legal Expenses Amendment

Under Section 6 - Commercial Legal Expenses, the following change is made:

Limit of Indemnity

The Limit of Indemnity under Item 1 is deleted and restated as:

1. £250,000 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance

All other terms, conditions and exclusions remain unchanged.

L/2251/1 - Economic Sanctions

Under Policy Exclusions the following is added:

Economic Sanctions

Cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

L/4332/1 - Contagious and Infectious Disease Exclusion

Contagious and Infectious Disease Exclusion

Under Policy Exclusions, the following is added and applies to all Sections other than Sections 1 Public Liability, 2 Employers' Liability and 5 Personal Accident.

13 Contagious and Infectious Disease

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

- A. Contagious or Infectious Disease;
- B. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;
- C. the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or
- D. any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this Exclusion will not apply to Physical Damage to Property Insured under the Policy and any business interruption directly resulting from such Physical Damage, where such Physical Damage itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

For the purposes of this Exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties.

Cost or expense includes, but is not limited to any cost or expense to:

- A. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease;
- B. monitor or test for Pathogens or a Contagious or Infectious Disease; or
- C. provide medical treatment for persons affected by a Contagious or Infectious Disease.

Malicious persons do not include persons who maliciously, deliberately or recklessly:

- A. cause Pathogens to come into contact with the premises or property of any person or entity; or
- B. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Physical Damage - means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage.

Contagious or Infectious Disease - means any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food).

Pathogen - means any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease.

SL/683/1 - Business Description Amendment

It is understood and agreed that the business description is stated as:-

10% Health and Safety Consultancy and 90% Electricians & Electrical Contractors and not as shown on the Schedule and Statement of Fact.

Liability Cover Summary

Policy Number: 07/LX/13180959/01 **Agent:** Premierline Business Ins Brkr
Account Number: 07/14408
The Insured: ViridianUK Energy Matters Limited

This summary is designed to provide Principals, Local Authorities and any other interested party brief details of your insurance arrangements with Allianz Insurance Plc.

Employers Liability Section

Date of Commencement of Insurance	15/01/2021
Date of Expiry of Insurance	15/01/2022
Limit of Indemnity	£10,000,000
Indemnity to Principal	Included

Public Liability Section

Date of Commencement of Insurance	15/01/2021
Date of Expiry of Insurance	15/01/2022
Limit of Indemnity	£5,000,000
Indemnity to Principal	Included

Subject to the terms and conditions of your Complete Contractor policy wording (ACOM213/8).

This summary does not fully detail the cover provided under this Policy. Please contact your Insurance Adviser for further information or copies of your policy wording and schedule.