

Policy Holder Address Description	Naturalight Systems Ltd Accessory House, Barrington Industrial Estate, Bedlington, Northumberland. NE22 7DQ Manufacture Supply & Installation of Rooflights and Associated Products and Structures. Shotblasting
--------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Policy Section	Employers Liability	Public/Product Liability	Professional Indemnity	Contractors All Risks
Insurer	Aviva Insurance	Aviva Insurance & CNA Insurance	Hiscox	Aviva Insurance
Period of Insurance	12 th April 2025 to 11 th April 2026	12 th April 2025 to 11 th April 2026	12 th April 2025 to 11 th April 2026	12 th April 2025 to 11 th April 2026
Policy Number	100652139CCI	100652139CCI	PSC10003247544/01	100652139CCI
Indemnity Limit/Sum Insured	£10,000,000	£10,000,000	£5,000,000	Contract Works: £250,000 Hired In Plant: £50,000
Basis of Cover	Any One Occurrence and Unlimited in number in Any One Period of Insurance	Public Liability: Any One Occurrence and Unlimited in number in Any One Period of Insurance Product Liability Any one Claim and in the Aggregate in any One Period of Insurance	Any one Claim and in the Aggregate in any One Period of Insurance	Any One Occurrence
Extensions Warranties & Conditions	<ul style="list-style-type: none"> • Indemnity to Principal • Reasonable Precautions & Maintenance of Property • Heat Work Away from the Property Exception • North American Products Exception 	<ul style="list-style-type: none"> • Indemnity to Principal • Reasonable Precautions & Maintenance of Property • Heat Work Away from the Property Exception • North American Products Exception 	<ul style="list-style-type: none"> • Indemnity to Principal • Fire Combustibility Exclusion 	<ul style="list-style-type: none"> • Indemnity to Principal • Reasonable Precautions & Maintenance of Property • Cessation of Work
Excess	Nil	£500 Each and Every Claim in respect of Third Party Property Damage	£2,500 Each and every claim (Costs and expenses included)	£500 in respect of Theft &/or Malicious Damage

All policies are subject to the terms, conditions and exceptions of the policies themselves. The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. We have no obligation to advise you of any changes which may be made to the policies nor advise you of their cancellation or termination.

Signed.....*David Garland*

Dated*24th March 2025*

David Garland | Director

For and on Behalf of

Attis Insurance Brokers | Riverside Park Road | Middlesbrough | TS2 1UT

E: david.garland@attisinsurancebrokers.com | W: www.attisinsurancebrokers.com

Employers & Public/Products Liability : Warranties Terms & Conditions (as noted on Policy Schedule)

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner,

Heat Work Away from the Premises Exceptions

We will not provide cover for the use of any

- (1) electric, oxy-acetylene or similar welding or cutting equipment
- (2) cutting and grinding equipment using abrasive disks or wheels
- (3) blow lamp, blow torch, hot air gun or hot air stripper
- (4) asphalt, bitumen, tar or pitch heater
- (5) thermal lance

North American Products Supplied Exception

We will not provide cover for Products Supplied which The Insured know, could be expected to know or knew would be used within the United States of America or Canada.

Professional Indemnity : Warranties Terms & Conditions (as noted on Policy Schedule)

Fire Combustibility Endorsement

The Insurer will not be liable under this Policy for any Claim, costs or matter otherwise insured directly or indirectly arising out of or connected to the combustibility or fire safety requirements of any cladding, glazing, doors, insulation, cavity barrier, external wall system or internal wall system of any building or structure; including (but not limited to) any component, gasket, composite product or material used in the manufacture, assembly or construction thereof

Contractors All Risks : Warranties Terms & Conditions (as noted on Policy Schedule)

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner,

Cessation of Work

If, for whatever reason, construction work at the Contract Site is suspended or stopped, You must notify Us within 30 days of the suspension or stoppage.

We may at Our option

- (1) modify Your premium
- (2) amend the terms and conditions of this Section
- (3) require You to make alterations to the Contract Site and/or the Works
- (4) exercise Our right to cancel Your policy under Policy Condition Cancellation.

If, in the event of any claim for Damage, You have failed to advise Us that construction work at the Contract Site has been suspended or stopped, and the suspension or stoppage has been in excess of 30 days, We may at Our option, avoid the claim.