

New Beginnings Bridal Ltd
1 High Street
Newport Pagnell
MK16 8AR

Client Ref: NEWB01WR01
12th January 2021

Policy No: 9499035

Dear Rhian

Wedding Retailer Insurance

Following your recent instructions please find enclosed revised documentation in respect of your policy.

We request that you check all of the information to ensure that the details remain correct and if any amendments need to be noted or if you require different cover please inform us as soon as possible as cover may be prejudiced in the event of a claim if you fail to do so.

Reason for adjustment

Increase GP to £400,000 24 mths indemnity period
Increase Turnover to £297,500 PA
Increase TI £20,000 & F&F £5000

The policy continues to meet the demands and needs of those who wish to ensure that their Wedding Retailer business needs are met now and in the future.

As per the Insurance Act 2015, you are reminded that you must provide a fair presentation of the risk which requires you and/or the owners to disclose all material facts and circumstances (whether or not subject to a specific question) which you, your senior management, owners and those responsible for arranging this insurance, know or ought to know following a reasonable search. Please see the enclosed Insurance Act document for details of how the Act affects you and your business.

Yours Sincerely

Wedding Insurance Group

BACS PAYMENT DETAILS

Account Name: Abbeyfields Services
West Midlands Ltd
Account No: 80577618
Sort Code: 20-27-17
Please quote ref: NEWB01WR01

STATEMENT OF FACT

By accepting this insurance you confirm that the facts stated below are true. We have relied on these facts and all the information that you or anyone on your behalf provided, in deciding to accept this insurance and in setting the terms and premium. You must read this document to ensure that all the facts stated below are accurate and complete. If any of the facts stated below or any information provided to us is not correct or needs to be changed, you must inform us as soon as possible. When we are notified of a change we will tell you if this affects your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Policy/quote reference	NEWB01WR01
Insured	New Beginnings Bridal Ltd
Effective date	12/01/2021

Risk details

Insured name	New Beginnings Bridal Ltd
Company name	New Beginnings Bridal Ltd
Registered address	1 High Street, Newport Pagnell, Milton Keynes, MK2 2NG

Your activities

Trade/profession	Bridalwear
Business activities	
Photography	Nil%
Allied Professions	100%

Turnover details

Fee/Turnover	£297,500
Percentage turnover from;	
United Kingdom	100%
European Union	Nil%
Worldwide	Nil%

General

Your answer

Have you had insurance or a proposal cancelled, withdrawn, declined or made subject to special terms?	No
Have you been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgement debt either in a personal capacity or as a business?	Yes
Details: 2 CCJ's in 2015 - £12,000 Loan	
Have you been convicted of or charged with any offence (including a civil penalty from the UK border agency), other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974?	No
Has any claim or loss whether successful or not, ever occurred or been made against you or your predecessors in business, or any past or present partner, principal, director or employee (whether previously insured or not) in the last 5 years?	Yes
Date & Description: 24/10/2020 flood (Flood)	
Settled? No Amount paid £	

Professional Indemnity

You have the following number of years relevant experience in your profession	2
You are not aware, after reasonable enquiry, of any shortcoming in your work that could lead to a claim against you. This could include a shortcoming which you cannot reasonably put right; a complaint about your work or anything you have supplied which cannot be immediately resolved; or an escalating level of complaint on a particular project?	No

Do you always work under signed contracts or agreements?	Yes
Are you responsible for any legal matters other than general employment, immigration or health and safety, or serving court papers?	No
Are you responsible for any work regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in providing or advising on any investment or loans?	No
Is your client responsible for any health and safety matters in the construction industry or structural designs?	No
Do you provide any medical advice, diagnosis or treatments?	No
Are you responsible for any accountancy, investment or tax work?	No
Are you responsible for any insolvency, valuation or due diligence work?	No

Employers' Liability

Wageroll	£8,000
You are not aware, after enquiry, of any potential disease or injury to an employee that may give rise to a claim?	No
Do you or any of your employees work offshore?	No

Public and Products Liability

Does your client undertake or supervise any manual work other than collection, delivery or IT Installation?	Yes
Do you undertake any work with asbestos or nuclear waste, products or services?	No
Do you sell, supply, manufacture, install, repair or service any products?	Yes
Do you work with children or vulnerable adults?	No

Property

Your electrical installation is inspected at least every 5 years by a qualified electrician and any defects remedied?	Yes
Are your premises protected by a fire alarm?	Yes
Are your premises protected by a burglar alarm?	No
The business premises comply with the minimum security requirement	Yes
Do you have a fire risk assessment in place?	Yes
Are the business premises standard construction?	Yes
Are the premises in an area which is at risk of flood?	No
Is there any single article worth more than £25,000 in respect of contents?	No
Is there any single article worth more than £25,000 in respect of technical equipment?	No
Is there any single article worth more than £25,000 in respect of portable equipment?	No
Are all of the buildings free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these?	Yes

Your information

By accepting your policy, you consent to us and the Hiscox group of companies (collectively referred to as Hiscox) using the information we may hold about you or others related to your policy for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about you or others related to your policy where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third-party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. You or others related to your policy may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

Schedule

Policy Number 9499035

INSURANCE DETAILS

Period of insurance From 12/01/2021 to 31/07/2021, both days inclusive
Date issued to insured 12/01/2021
Underwritten by Hiscox Underwriting Ltd

INSURED DETAILS

Insured New Beginnings Bridal Ltd
Address 1 High Street Newport Pagnell Milton Keynes MK2 2NG
Additional Insureds **There are no Additional Insureds on this policy**
Description of activities Bridalwear

PREMIUM DETAILS

Net premium £235.86
Insurance Premium Tax £28.30
Policy Fee £15.00
Total £279.16

WEDDING INSURANCE GROUP - WEDDING RETAILER SCHEME**PROFESSIONAL INDEMNITY****INSURED**

Section wording: 5998 WD-PIP-UK-SP(5)
Limit of indemnity £50,000
Limit applies to any one claim, excluding defence costs
Excess £250
Excess applies to each claim or loss excluding defence costs
Geographical limits Worldwide
Applicable courts United Kingdom
Retroactive date 01/08/2019

Your activities

Bridalwear

Additional cover (in addition to the overall limit above)

Court attendance compensation: directors and partners £500 per person, per day
Court attendance compensation: employees £250 per person, per day
Court attendance compensation: in total £10,000 in total during the period of insurance

Special limits (included within and not in addition to the overall limit/amount insured above)

Dishonesty of your employees, sub-contractors and outsourcers £100,000 any one claim and in the aggregate **including defence costs**
Loss of documents £20,000 any one claim and in the aggregate

Endorsements (for full wording refer to the attached endorsement)

800.0 Retroactive date
Retroactive date: 01/08/2019

6331.0 Rectification costs endorsement (Professional indemnity)

PUBLIC AND PRODUCTS LIABILITY**INSURED**

Section wording: 15300 WD-SR-UK-GL(2)
Limit of indemnity £2,000,000
Limit applies to Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess £250
Excess applies to each and every occurrence for property damage only
Geographical limits Worldwide
Applicable courts United Kingdom

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs £100,000 in the aggregate
Pollution defence costs £100,000 in the aggregate

Endorsements (for full wording refer to the attached endorsement)

EMPLOYERS LIABILITY **INSURED**

Section wording: 6129 WD-PIP-UK-EL(7)
Limit of indemnity £10,000,000
Limit applies to Each and every occurrence, including costs
Geographical limits Worldwide
Applicable courts United Kingdom

Special limits (included within and not in addition to the overall limit above)

Criminal defence costs £100,000 in the aggregate
Terrorism £5,000,000 in the aggregate

Endorsements (for full wording refer to the attached endorsement)

3121.0 Employers liability insurance - mandatory information required

PROPERTY - BUILDINGS **NOT INSURED**

PROPERTY - CONTENTS **INSURED**

Section wording: 15302 WD-SR-UK-PYC(2CV)
Premises 1 High Street

Item description	Excess	Amount Insured
General contents		£Not Insured
Stock	£250	£120,000
Stock In Trust	£250	£60,000
Refrigerated Stock		£Not Insured
Tenants improvement	£250	£20,000
Any other contents/Fixtures & Fittings	£250	£5,000
Computer & ancillary equipment	£250	£1,500
Rent payable	£250	£18,500
Shop Front Cover	£250	£Not Insured
Single article limit		£25,000

Excess applies to: each and every loss

Additional cover (in addition to the overall amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the office while open for business	£5,000
Money in the office in a locked safe	£5,000
Money in transit	£2,500
Money at the home of any partner, director or employee	£2,500
Money at all other times	£1,000
Money non-negotiable instruments	£1,000,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault death	£10,000 per person
Personal assault total loss, or permanent and total loss of use, of one or more limbs	£10,000 per person
Personal assault total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for

Contents kept at home contents, whichever is the less
£25,000 or 10% of the amount insured for
contents, whichever is the less

Special Limits (included and not in addition to the overall amount insured above)

Fraud and dishonesty £25,000

Endorsements (for full wording refer to the attached endorsement)

240.3 Minimum security condition-applies to;
1 High Street, MK2 2NG

PROPERTY - TECHNICAL EQUIPMENT NOT INSURED

PROPERTY - PORTABLE EQUIPMENT INSURED

Section wording: 12835 WD-PIP-UK-PYA(3CV)

Portable Equipment UK	£250	£5,000
Excludes Mobile Phones		

Single article limit £25,000

Excess applies to each and every loss
Geographical limits Worldwide

Additional cover (in addition to the amount insured above)

Fraudulent hire	£25,000 or the amount insured for Portable equipment (hired out worldwide), whichever is the less
Continuing hire charges	£500
Loss of hire fees	£500
Re-shoot or re-compilation costs	£2,500

Special limits (included within and not in addition to the amount insured)

Transit (where cover for Portable equipment on location is provided) £25,000 any one vehicle or the amount insured for portable equipment on location, whichever is the less

Additional cover (in addition to the amount insured)

Glass	£10,000
Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for Contents, whichever is the greater
Money in the premises while open for business	£5,000
Money in the premises in a locked safe	£5,000
Money in transit	£2,500
Money at the home of any partner, director or employee	£2,500
Money: non-negotiable instruments	£1,000,000
Identity fraud	£5,000
Personal effects	£2,500
Employees cycles	£1,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault: death	£10,000 per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000 per person
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Refrigerated stock	£5,000
Extinguisher and alarm resetting expenses	£5,000
Display contents	£5,000
Stock in your customers care	£2,500

Contents temporarily elsewhere including whilst in transit £25,000 or 10% of the amount insured for Contents, whichever is the less
 Contents kept at home £25,000 or 10% of the amount insured for Contents, whichever is the less

Special limits (included within and not in addition to the amount insured)

Fraud and dishonesty £25,000

Endorsements (for full wording refer to the attached endorsement)

240.3 Minimum security condition-applies to;
1 High Street, MK2 2NG
999.0 Amendment of cover Property - portable Equipment (media)

PROPERTY BUSINESS INTERRUPTION INSURED

Section wording: 15299 WD-SR-UK-PYI(2CV)
Premises 1 High Street Newport Pagnell Milton Keynes MK2 2NG

Item description Amount Insured

Loss of income including increased costs of working	£Not Insured
Loss of gross profit including increased costs of working	£400,000
Increased costs of working only	£Not Insured
Additional increased costs of working	£Not Insured
Outstanding debts	£Not Insured

Indemnity period 24 Months

Special limits (included within and not in addition to the amount insured)

Denial of access £100,000 or the total amount insured for Business interruption, whichever is less
Suppliers £100,000 or the total amount insured for Business interruption, whichever is less
Public utilities £100,000 or the total amount insured for Business interruption, whichever is less
Public authority £100,000 or the total amount insured for Business interruption, whichever is less
Equipment breakdown Nil

COMMERCIAL LEGAL PROTECTION (DAS)	INSURED
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Section wording: 16375 WD-PROF-UK-LST(1)

Insurer DAS legal Expenses Insurance Company
Section Limit £100,000
Limit applies to One or more event arising at the same time or from the same originating cause
Excess Not applicable unless specified under special excesses below
Geographical limits For insured incidents 2 legal defence (excluding 2.5), and 3 b. bodily injury: The European Union, the Isle of Man, the Channel islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Cover

Employment disputes and compensation awards	Covered
Legal defence	Covered
Property protection & bodily injury	Covered
Tax protection	Covered
Debt recovery	Covered
Contract disputes	Covered

Special excesses

Cover	Excess	Excess basis
Contract disputes	£500	each and every claim where the amount in dispute exceeds £5,000

Endorsements (for full wording refer to the attached endorsement)

ADDITIONAL ENDORSEMENTS

Code	Description	Section
9003.0	Crisis containment provider	

91.3 Intruder Alarm Condition Property - Contents

We will not make any payment for damage caused by theft unless the business premises are protected by an intruder alarm, installed by a member company of the National Security Inspectorate (NSI) and which is connected to a central station by means of BT Redcare (or equivalent) A copy of the current specification must be submitted to us on request request.

6331.0 Rectification costs endorsement (Professional Indemnity):

The following is added to **Special definitions for this section:**

Potential claim Any matter reasonably likely to lead to a claim covered under this section.

The following is added to **What is covered.**

If you become aware of a potential claim with or without your clients knowledge, which directly arises from an inadvertent error occurring during the course of your business activity, then we will pay any reasonable and necessary costs exceeding the amount of the excess that you incur during the period of insurance (excluding your lost profits, management costs, mark-up, liability for taxes, or any measure of lost business) to rectify that error provided you:

- a. Notify us of the error as soon as practicable;
- b. Satisfy us that a future claim would likely result from that error if not rectified;
- c. Satisfy us that such future claim would likely be covered under this policy and involve a demand for damages greater than the cost of rectifying the error; and
- d. Obtain our prior written consent before incurring such rectification costs, or incur such costs within 10 days of first learning of the error and later provide us with all information and documentation that we require to support the rectification costs you have incurred and the actions you have taken.

If subsequently a claim is still made against you following our payment of these rectification costs then these payments will be deducted from the amount we will pay toward resolution of that claim as well as the remaining limit of indemnity available for that claim.

3121.0 Employers Liability Insurance mandatory information required:

You must provide us with the following information for each entity insured under this section of the policy:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, you must provide us with one of the following reasons:

- a. The entity has no employees; or
- b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform us immediately of any changes to the above information. This information is required by us to enable compliance with mandatory regulatory requirements for Employers liability insurance.

240.3 Minimum Security Condition:

We will not make any payment for damage unless the physical security measures at the business premises comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:

1. The final exit door is secured by:
 - a. A mortice deadlock conforming to or superior to BS3621; or
 - b. A rim automatic deadlock conforming to or superior to BS3621; or
 - c. A key operated multi-point locking system having at least three locking bolts.
2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by:
 - a. A locking device specified in 1 above; or
 - b. By two key operated security bolts to engage the door frame.
3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
 - a. A panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
 - b. A mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.

4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
- a. Secured by means of a key-operated locking device; or
 - b. Permanently screwed shut

Please note:

- i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and
- ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:
 - a. Fixed round or square section solid steel bars not more than 10cm apart; or
 - b. Fixed expanded metal, weld mesh or wrought ironwork grilles; or
 - c. Proprietary collapsible locking gate grilles.

Commercial assistance and legal advice helpline

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)117 934 2111

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

999.0 Amendment of cover: Property Portable Equipment:

The following is added to Special definitions for this section:

Event location Any third party premises at which the business is carried out.

What is not covered 2 is amended to read as follows:

2. damage to portable equipment away from the business premises unless the portable equipment is in your or an event locations care, custody, or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or premises.

9003.0 Crisis containment provider: Hill & Knowlton:

Section wording: 9809 WD-PIP-UK-CRI(2)

Crisis line contact number (24 hours): +44(0)800 8402783 / +44(0)1206 711 796

Crisis Containment provider: Hill & Knowlton

This contact number will go through to us during working hours, and will go directly to Hill & Knowlton outside of these hours.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 840 2783 or +44(0)1206 711 796

RETAIL: 6534.0 Amendment of cover: peak trading period:

Special definitions for this section, Peak trading period is amended to read as follows:

Peak trading period

Any length of time up to a maximum of three months, whether consecutive or non-consecutive, which have historically represented the trading periods with the highest gross income from your retail activities or, if this is your first year trading, the three months which you have estimated will be the trading periods with the highest gross income from your retail activities.

How much we will pay, Seasonal increase is amended to read as follows:

Seasonal increase

The amount insured for stock will be increased by 50% during your peak trading period.

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention

agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address ¹	Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at

Hiscox Customer Relations
3rd Floor,
Mallard House,
Kings Pool,
3 Peasholme Green,
York,
YO1 7PX

or by telephone on +44 (0) 1904 681 198 or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk
Hiscox 1 Great St Helen's London EC3A 6HX United Kingdom

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: 9499035

HISCOX

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

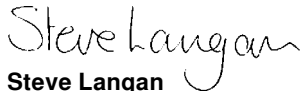
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form).

Policy Number	5019636
1. Name of policyholder	New Beginnings Bridal Ltd
2. Date of commencement of insurance policy	12/01/2021
3. Date of expiry of insurance policy	31/07/2021
	Both days inclusive

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, the Island of Alderney (b); and
- 2 the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Hiscox Insurance Company Ltd



Steve Langan
Managing Director, Hiscox UK and Ireland

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.

The certificate above shows that you are insured:

- (i) with an authorised insurer; and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd
Registered in England Number 70234
Registered Office 1 Great St Helen's, London, EC3A 6HX
Telephone NoL 020 7448 6000

HISCOX Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' Liability insurance under your policy.

Information we hold for your policy

Policy number: 9499035

Insured: New Beginnings Bridal Ltd

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Reference (ERN)	Employer Number	ERN Not applicable reason
New Beginnings Bridal Ltd	1 High Street Newport Pagnell	MK16 8AR			All employees below PAYE threshold

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity does not have an ERN, a reason must be supplied to us from the following;

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees

CONFIRMATION OF PUBLIC LIABILITY COVER

Policy: 9499035

HISCOX

CONFIRMATION OF PUBLIC LIABILITY COVER

Name: New Beginnings Bridal Ltd
Description of Business: Bridalwear
Insurer: Hiscox
Policy Number: 9499035
Start Date: 12/01/2021
Expiry Date: 31/07/2021

We hereby confirm that that above named client has Public Liability cover with an indemnity limit of £2,000,000.

Cover includes claims against the above named policy holder for the following:

Claims against you If, as a result of **your business**, any party brings a claim against you for **bodily injury** to any person or **property damage** occurring during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

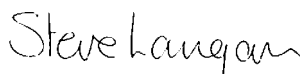
Claims against principals If, as a result of your business, any party brings a claim, which falls within the scope of What is covered, Claims against you, against a customer of your business for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to such customer that we would have made to you, provided that the party to be indemnified:

- a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;
- b. accepts that **we** can control the claims defence and settlement in accordance with the terms of this section;
- c. has not admitted liability or prejudiced the defence of the claim before **we** are notified of it;
- d. gives **us** the information and co-operation **we** reasonably require for dealing with the claim.

Cross liabilities If more than one insured is named in the **schedule**, **we** will deal with any claim as though a separate policy had been issued to each of them provided that our liability in the aggregate shall not exceed the limit of indemnity shown in the **schedule**.

Claims against principals If any governmental, administrative or regulatory body brings any criminal action against **you** during the **period of insurance** for any breach of statute or regulation directly relating to any actual or potential claim under this section, **we** will pay the costs incurred with **our** prior written consent to defend such an action against you.

Signed:



Dated: 12/01/2021

Clients of the contractor should note that the information in this document is valid only on the day of signature. They should telephone us to check any subsequent amendments. The policy is subject to Insurers normal terms and conditions.

THESE TERMS OF BUSINESS APPLY UNLESS OTHERWISE AGREED IN WRITING

Wedding Insurance Group and Abbeyfields Insurance are trading names of Abbeyfields Services West Midlands Limited.

Website: <http://www.weddinginsurancegroup.co.uk>

Email: info@weddinginsurancegroup.co.uk

Website: <http://www.abbeyfieldsinsurance.co.uk>

Email: info@abbeyfieldsinsurance.co.uk

Telephone Number: 0121 550 2380 / 0800 699 0659

The Regulator

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services.

Our Financial Services Register number is 556042 and you can check our status and permissions at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Our Activities

The FCA has authorised us to advise, arrange, deal in and assist with the placing and administration of all types of General Insurance policies.

We are also authorised to undertake the following Consumer Credit Activities

* Credit Broking (where we act as a Credit Broker).

Our Service

We can act both as agent of insurer, and on behalf of you, the customer. We have in place management controls to deal with any conflicts of interest that might arise. Unless we advise you otherwise, we are acting on your behalf.

We also act on behalf of insurers when collecting premiums under risk transfer (See Money section)

We will ask questions to enable us to assess reasonably your insurance requirements, this may include checking information that we already hold about you and your existing insurance arrangements with us and other parties.

Where we provide you with advice and guidance, after assessing what you want and need and **recommend** a suitable policy based on our experience of dealing with similar risks this will be deemed as an advised sale.

Where we provide you with **information only**; including single insurer scheme products, you will need to make your own choice as we will not provide you with any advice or specific recommendations. This is deemed a non advised sale.

We will confirm to you the level of service we are providing as part of our sales process. In all cases our service will include arranging and administering your insurance, including helping you with on-going changes.

If we use the services of another intermediary to place your insurance we will advise you of the name of the intermediary we use and the name of the insurer.

Our Product Selection

Abbeyfields Insurance offer products from a wide range of insurance companies. Our selection usually involves presenting to a reasonable number of insurance companies that will insure for the risk at hand, and this is called a fair analysis of the market.

Wedding Insurance Group may only approach one or two insurers and this is a limited Panel, or in some cases, we may only approach one insurer, in either case, we will tell you the basis as part of our selling process. You can also request a list of the companies that form the Panel we have approached.

Confidentiality and Data Protection

We will exchange the information that you provide to us with insurance companies and other brokers or agents for the purposes of obtaining quotations and arranging cover, this may result in a credit check to confirm your identity and minimise the risk of fraud. We will treat all information as private and confidential, and in strict accordance with the Data Protection Act (DPA), even when you are no longer a customer and only share information if we are required to do so by law, or regulation.

Under the DPA, you have a right to a copy of any personally identifiable information about you that we hold in our records, you can obtain details by writing to us at the usual address. A nominal charge might apply in providing the information to you.

We will, in addition use information for marketing similar products or services by us and carefully selected companies. Contact may include SMS text, post, telephone or e-mail. If you do not want us to use your information in this way, please let us know.

Money

We will hold money that you pay to us in accordance with the regulators rules or under a risk transfer agreement with insurers. This will include holding your money in the following ways.

A **non-statutory trust insurer bank account** in accordance with our agreements with Insurance Companies that transfer the risk of money we receive from customers to them, these agreements deem any money you pay to us, to be received by them and they will bear the risk of any losses in the event that our firm becomes insolvent. This includes claims money or premium refunds we receive prior to being paid to you.

By holding your money in this way, means that in the event that this firm becomes insolvent your money remains protected.

In arranging your insurance we may employ the services of other intermediaries who are regulated by the FCA and your premium may be passed to these intermediaries for payment to insurers. These firms are also required to hold clients money in a separate trust account. We will also inform you if at any time we are required to pass your premium to firms that operate outside the UK where the protection may be different. Should you not wish us to pass premiums to a firm outside of the UK, please inform us.

Our Remuneration

We usually receive a commission from the insurance provider with whom we place your business, and in such a case, the commission will be paid to us either when we are in receipt of cleared funds from you (or the premium finance company, if one has been used) or, when the insurer has received cleared funds from us in respect of the premium due under your policy. The individual agreements we have with each insurer will determine which of the two methods above is used to make this transfer of commission. We also receive commission for arranging finance agreements for the payment of insurance premiums and this is usually expressed as a percentage of the individual loan and is paid to us directly by the premium finance provider. We may also receive a commission or fee for passing introductions to other professional firms. We may charge you a policy fee for arranging your insurance and full details will be provided in your documentation. Currently our policy fees range up to £45.00 depending on the policy type. In addition, all policy adjustments and alterations, will incur an administration charge of £15.00. In respect of Cancellations a £30.00 cancellation fee is applicable.

Payment Options

We will provide you with full details of all the payment options available to you when we provide you with your insurance premium.

If you choose to enter in a finance arrangement, your details will be passed to a third party (insurer or lender) to enable them to contact you and you should contact us at the address given in this document if you do not want your details passed to that party. This finance arrangement may be subject to interest charges that we will confirm to you when providing the full details. Importantly, the arrangement you will enter into will be with the finance company not us. It is an entirely separate contract irrespective of the insurance contract. In the event of your failure to meet with the contractual obligations regarding payment the finance provider could approach the insurer to seek a termination of the insurance contract to recoup their outstanding finance arrears. You will be liable to pay their costs and charges if you do not keep up your repayments and cover is cancelled under your policy. This is because the agreement is between you, the policyholder and the finance company direct, not us or the insurer.

It is important that you read the finance agreement that is sent to you before you agree to enter into such an agreement.

We do not charge any fees to you for introducing you to a credit provider

If you are a consumer as defined under the Consumer Credit Act, you will have the benefit of a 14 day cooling off period.

Please Note: Your policy cover will cease if you fail to keep up payments on an instalment agreement or premium finance facility related to it.

Your Right to Cancel

Please contact us in writing if you wish to cancel a policy that we have arranged for you.

You may cancel the policy within 14 days of the start date of the policy (the cooling-off period) subject to no claims. After this period you or insurers may cancel the policy by giving relevant written notice as per the policy terms and conditions. Insurers will give a refund of premium for the remaining period subject to no claims.

Our charges are separate from insurers and if the policy is cancelled at anytime these will not be refunded.

Claims

To make a claim on your policy you should use your insurer claims line as detailed in your policy. Alternatively, contact us immediately on 0121 550 2380/0800 699 0659.

Complaints

Our aim is always to provide our customers with a first-class service; however we are aware that, occasionally, it is possible that we may fail to meet your expectations. If for any reason we have not met your expectations, let us know as soon as possible, by calling our main office telephone **0121 550 2380**, or write to **Mrs Lyn Bird, Abbeyfields/The Wedding Insurance Group, Falcon House 10, Bloomfield Street West, Halesowen, West Midlands B63 3RD** or email info@weddinginsurancegroup.co.uk

If we are unable to resolve the issue to your satisfaction by the end of the next business day, we will formally investigate the matter. You will receive an acknowledgement of the matter together with a copy of our complaints process promptly and certainly within 5 working days. We will then aim to investigate and provide a resolution as quickly as possible, informing you of a final response no later than 8 weeks.

If you are not happy with our response, or the position after a period of 8 weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) for an independent assessment and opinion.

The FOS Consumer Helpline is on **0800 023 4567** (free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9123** (free for mobile-phone users paying monthly charge for calls to Numbers starting 01 or 02). Alternatively you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. www.financial-ombudsman.org.uk

A full copy of our complaints procedure is available on request.

Financial Services Compensation Scheme (FSCS)

If we are unable to meet our obligations, you may be entitled to compensation from the FSCS. If we have advised or arranged insurance for you this will be covered for 90% of a claim, without any upper limit, however claims under compulsory insurance, professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder are protected at 100%. Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and www.fscs.org.uk.

The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. Compensation is usually payable if an authorised firm is unable or unlikely to pay claims usually because it has ceased trading or become insolvent

IMPORTANT INFORMATION ON THE INSURANCE ACT

A Fair Presentation of the Risk

Imagine that your policies underwriter is shut in a room with no windows to the outside world. They are presumed to know general information about your trade but know nothing about your business other than what you tell them in filling out questionnaires and volunteering information. The objective of a fair presentation is to give underwriters all the information needed to quote a premium and decide what terms to offer you. So, answer the questions carefully and advise them of:

- * Things that will increase the risk of a loss
- * Your plans for the business
- * Any unusual processes or systems that are not normal for the trade
- * Why you are changing insurers (if that is the case)

Consider also that the underwriter will want to know about anything that calls into question the integrity of the firm, its senior management, directors and owners. Convictions, bad debts, court judgements, censure or accusations by authority, investigations by authority and so on. Imagine all those things you might want to know about someone you were employing to look after your firms finances and cash or something or some person who is precious to you.

The point about the fair presentation is that it is far better to get everything out at the time of quotation than to let the insurer find things out at the time of a claim.

A reasonable search:

The discipline created by the Act is a good one in that you are required to make enquiries of anyone who might be able to give material information. This will include Directors, senior management, shop floor managers, and agents of the firm such as solicitors or accountants. As your insurance broker we can help you devise a suitable list of people and the words to use to make enquiry of them.

Accuracy and clarity:

No more hastily completed questionnaires; The Act places a responsibility on the insured to be clear and accurate in giving answers. If you have any points you wish to raise about the questions that are asked of you or there is anything you do not understand then please ask us to advise you. It is no longer possible to simply send documents to an insurer and expect them to look through them to find material facts. You have to tell them what to look for.

Claim Payments:

As long as you are honest and not reckless, the claims payment situation has improved for you and this is outlined below.

Warranties:

Similarly, the treatment of warranties has improved in your favour and the changes are detailed on the following page. One major new responsibility is that you will have to tell insurers if you ever breach a warranty during the policy year, so you are going to have to make a note if that happens. (See the following page).

Claims Remedies:

As long as you are honest and not reckless (not caring) in helping the insurer understand the risk they are covering, then the Act provides you with what should be fairer treatment if your presentation is not fair. If you have been fraudulent or reckless in your presentation then the underwriter may have a right to avoid the policy from inception, pay no claims and keep the premiums.

The insurer will look at the risk at the time of a claim and if you have not made a fair presentation and in the absence of dishonesty or recklessness, they will have three options:

- * To suggest that they would have charged more premium and reduce your claim proportionately;
- * To suggest that they would have written the policy but on different terms, in which case they can rewrite the policy from inception and apply those terms;
- * To suggest that they would not have insured you at all and avoid the policy from inception and give you back your premiums.

NB/ Insurers can apply these remedies even if the non-disclosure or misrepresentation has nothing to do with the loss (See the following page for examples).

Warranties and Conditions:

A warranty or condition precedent to liability has to be complied with literally or the insurer might have the right to avoid the policy and not pay any claims.

Some warranties must be complied with at all times and others you must be complying with at the time of a loss.

An insurer may only take action on a breach of warranty if the breach was causative of a loss. If a warranty is partially causative, then the insurer might reduce a claim rather than not pay it at all. In the past an insurer could refuse to pay a claim if you breached a warranty at any time and even if the breach had nothing to do with the loss. As the insurer has lost that rather strict right, it is likely to be material to the underwriter if you have failed to comply with any warranty as required.

NB/ It is important that you develop a system of making a note if a warranty is ever breached during the year.

Contracting Out:

It is possible to "contract out" of the new Act. As your insurance broker we will advise you if this applies to you.

Examples Page:

Proportionate Remedies:

- * You innocently forget to tell the insurer that you had two fire claims in the last five years with another insurer, not just one.
The insurer is not too concerned as they were small losses but imposes a £5000 excess from inception. Your claim is reduced by £5000.
- * You fail to tell the insurer that a director of the firm has had two County Court Judgements for unpaid debts to the Council and Electricity Board in the previous 12 months.
The insurer has a rating manual that shows they would have loaded your premium by 25% if they had known this information and the claim is reduced by 20%. (Claim divided by 1.25)
- * You decide not to tell the insurer about the fact your MD has been charged with theft as the premium might be too high for you to afford.
This is a fraudulent hiding of a material fact (deliberate and dishonest) and the insurer avoids the policy from inception, keeps the premiums and reports the matter to the Police authorities.

Warranties and Conditions Precedent:

A warranty should be complied with in strict accordance with the wording and if it is not at any time, then you should make a note and tell us or the insurer at next renewal.

Some warranties define the risk as a whole and a breach could lead to non-payment or reduction of any claim. Others are suspensory conditions and you will only be penalised if there is a breach at the time of a claim and the breach affects a loss.

- * There is a warranty that you keep the burglar alarm turned on at all times when the premises are unoccupied.
There is a burglary which would have been prevented if the alarm had been active, but it was not.
The Insurer will not pay the claim
- * There is a similar warranty which you are not complying with at the time that a tile falls off your roof and hits a passer-by.
There is no connection between the breach and the loss so the claim should be paid.
- * You breach a burglar alarm warranty but rectify it by the time of a burglary
The insurer should pay your claim

There are other examples but as you read all these examples it should be clear to you that if there is any hint of a problem at the time of a claim, you will need expert advice.

New Beginnings Bridal Ltd
1 High Street
Newport Pagnell
MK16 8AR

Client Ref: NEWB01WR01
12th January 2021

Policy No: 9499035

Dear Rhian

Wedding Retailer Insurance

Insurance Company	Hiscox
Policy Number	9499035
Due Date	12/01/2021
Transaction Type	Endorsement
Premium	£ 264.16
Charge	£ 15.00
Total	£ 279.16
Received	£
Balance Due	£ 279.16

Increase GP to £400,000 24 mths indemnity period Increase Turnover to £297,500 PA

Premiums are inclusive of IPT/VAT at the prevailing rate.

Please settle within 14 days of the above invoice date.

BACS PAYMENT DETAILS

Account Name: Abbeyfields Services West Midlands Ltd
Account No: 80577618
Sort Code: 20-27-17
Please quote ref: NEWB01WR01

