



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 the policy)

Certificate No: VICR/36776627020005

1. Name of Insured: Peak Hire Ltd
2. Date of commencement of insurance policy: 1st June 2023
3. Date of expiry of insurance policy: 31st May 2024 (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 and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
2. the minimum amount of cover provided by this policy is no less than GBP 5,000,000 ^(c)
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)

Andrew Duxbury
Head of Contingency

- 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.

SCHEDULE

Policy Number	VICR/36776627020005		
Identity of insurers	Beazley Syndicates 623 (18%) and 2623 (82%) at Lloyd's, unless otherwise stated.		
Basis of Contract Issuance	This certificate is issued in accordance with the limited authorization granted to Vista Insurance Brokers Limited ("the Coverholder") under contract number B079922PR730167 by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the Coverholder (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves, severally and not jointly, each for his own part and not for one another, their Executors and Administrators		
Named Insured	Peak Hire Ltd		
Address	Unit 6 Churchill Industrial Estate, Cheltenham, GL53 7EG		
Business Description	Audio Visual, Sound and Lighting hire sales and installation. Event Production and Event Management		
Coverholder	Vista Insurance Brokers Ltd National House, 6th Floor, 36 St Ann Street, Manchester, M2 7LE		
Policy Period	From	01 June 2023	
	To	31 May 2024	
		Both dates inclusive	
Geographical Limits	Worldwide unless specified otherwise		
Premium	Event Production Premium	GBP	1,235.00
	Terrorism Premium	GBP	Nil
	Total Premium	GBP	1,235.00
	Insurance Premium Tax (12%)	GBP	148.20
	Total Premium (including tax)	GBP	1,383.20

Premises 001 Unit 6 Churchill Industrial Estate, Cheltenham, GL53 7EG

Limits of Liability

Property Section

Equipment Owned	Geographical Limits Europe	GBP	Nil
Hired in Equipment	Europe	GBP	250,000
Contents	Premises	GBP	Nil
Computer and Telecommunications Equipment	Premises	GBP	Nil
Computer and Telecommunications Equipment	Worldwide	GBP	Nil
Musical Instruments	Not Applicable	GBP	Nil
Stock	Premises	GBP	Nil

Property Section Cover Sub-Limits

Loss of Use and Continuing Hire Charges	GBP	100,000
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Property Section Special Extensions

Infidelity of Hirer Coverage (Option1)	Insured
Infidelity of Hirer Coverage (Option 2)	Not Insured

Reinstatement of programs and electronic data	GBP	25,000
Removal of Debris	GBP	25,000
Temporary Repairs and Expediting Costs	GBP	25,000
Incompatibility of Computer Records	GBP	10,000
Additional Property	GBP	50,000
Additional Rental Charges	GBP	50,000
Consulting Engineers Fees and Repair Investigation Costs	GBP	10,000
Measures taken in avoidance of impending Loss or Damage	GBP	10,000

Business Interruption Section

Loss of gross profit or gross revenue and increase in cost of working	GBP	Nil
Additional increase in cost of working	GBP	Nil

Basis of Settlement

C. Declaration Linked Gross Revenue Basis of Settlement (DLGR)	12 month indemnity period
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Money Section (Part A) Money

Money (other than as detailed below)	GBP	250,000
Money in the premises or event sites during business hours , or in a locked safe or strongroom out of business hours	GBP	10,000
Money in the premises or event sites out of business hours and not in a locked safe or strongroom	GBP	500
Money in transit being carried by named insured or any authorised representative or in a bank night safe	GBP	5,000
Money at any private dwelling in which the named insured or any of its employees are residing	GBP	1,000

Money Section (Part B) Assault

Death	GBP	30,000
Permanent loss of all sight in one or both eyes	GBP	30,000
Loss of one or more limbs	GBP	30,000
Permanent and total disablement	GBP	30,000
Temporary total disablement	GBP	250 per week (payable at four weekly intervals)

Terrorism

Not Insured

Employers' Liability

GBP 10,000,000
any one **occurrence**
except as expressly stated
otherwise in this Policy

General Commercial Liability

Public Liability	GBP	10,000,000 any one occurrence reducing to
	GBP	5,000,000 any one occurrence and in the aggregate in respect of liability incurred in the United States or Canada
Products Liability	GBP	10,000,000 any one occurrence and in the aggregate reducing to
	GBP	5,000,000 any one occurrence and in the aggregate in respect of liability incurred in the United States or Canada

Additional Cover

Claims Preparation Expenses	GBP	Not Insured
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Deductibles

Property

Equipment	GBP	250
Contents	GBP	250
Computer and Telecommunications Equipment	GBP	250
Musical Instruments	GBP	250
Stock	GBP	250

Business Interruption

GBP Nil

Money Section

Part A (Money)	GBP	250
Part B (Assault)	GBP	Nil

Terrorism

Not insured

Employers' Liability

GBP Nil

General Commercial Liability

GBP 500
in respect of liability arising from **damage** to **property** of third parties, and
GBP Nil
in respect of liability arising from all other **occurrences**.

Governing Law on Policy (if different to that shown Under 'Law and Jurisdiction' of the General Conditions):

As Policy wording

Claims Notification

For all claims, please notify PCGClaims@beazley.com and also contact one of the following broker contacts as soon as practicable:

James O'Brien
Head of Claims
M: 07375311744
E: claims@vistainsurance.co.uk

Richard Whitham
Head of Creative (South)
M: 0774 891 8986
E: Richard@VistalInsurance.co.uk

Ryan Waring
Head of Creative (North)
M: 0774 892 4433
E: Ryan@VistalInsurance.co.uk

Policy Wording

Beazley Event Production Package Policy – May.2021

Endorsements

None Applied

Complaints

Any enquiry or complaint that you may have should in the first instance be addressed to Vista Insurance Brokers Ltd. Please quote your Broker Insurance Document Number in all correspondence so that your complaint may be dealt with speedily. Their address is:

Vista Insurance Brokers Ltd
National House,
6th Floor, 36 St Ann Street,
Manchester,
M2 7LE
Tel No: +44 (0) 161 393 7111
Email: info@vistainsurance.co.uk

In the event that you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for you to refer the matter to the Complaints Team at Lloyd's. Their address is:

Complaints
Lloyd's
One Lime Street
London, EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR
Tel No: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).
E-mail: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

Signed



on behalf of Vista Insurance Brokers Ltd