

Statement of Cover

POLICY HOLDER / INSURED R D Woodcraft Ltd

POLICY NUMBER CHI082019/000417

ADDRESS Brook Farm
Little Heath
Gamlingay
Sandy
Bedfordshire
POSTCODE SG19 3LL

BUSINESS DESCRIPTION
Haulage Contractor

Your Covers

Section of Cover	Cover Insured	Insurer / Provider
Business Combined		
- Goods in Transit for Haulage Contractors	No	AXA
- Public and Products Liability	Yes	AXA
- Employers Liability	Yes	AXA
- Property Damage - All Risks	No	AXA
- Business Interruption - All Risks	No	AXA
- Money and Personal Accident Assault	No	AXA
- Selected All Risks	No	AXA
- Terrorism	No	AXA
Commercial Legal Expenses	Yes	Markel International Insurance Company Limited
Motor Legal Expenses	No	RAC
Towergate Assist Insurance	No	Tokio Marine Kiln Syndicates Limited 0510



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Reference YBBDX7075018
Policy Number CHI082019/000417

1. Name of Policyholder R D Woodcraft Ltd
2. Date of commencement of insurance policy 03 August 2025
3. Date of expiry of insurance policy 02 August 2026

We hereby certify that subject to paragraph 2:-

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

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


Tara Foley
CEO AXA UK & 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.

AXA Insurance UK plc
Registered in England and Wales No. 78950. Registered Office: 20 Gracechurch Street, London EC3V 0BG
A member of the AXA group of companies
AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority
Telephone calls may be monitored and recorded

Policy Number: CHI082019/000417

1/1



Schedule

THE INSURED

R D Woodcraft Ltd

The Insured is the person, firm, company or organisation legally entitled to receive the protection of the

BDX REFERENCE

YBBDX7075018

POLICY NUMBER

CHI082019/000417

SECTIONBusiness Combined
Public and Products Liability
Employers Liability**INSURER**

AXA

ADDRESSBrook Farm
Little Heath
Gamlingay
Sandy
SG19 3LL**PERIOD OF INSURANCE****FROM**

03 August 2025

TO

2 August 2026

EFFECTIVE DATE**FROM****BUSINESS DESCRIPTION**

Haulage Contractor

Business Description is your business activity or trade

Important Information

- This document contains the schedule and any endorsement which form part of your policy and is based on the information provided to us
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing
- Please check the details are correct and that the cover meets your needs
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover

Data Protection Notice

AXA Insurance UK is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy



Schedule

THE INSURED R D Woodcraft Ltd		BDX REFERENCE YBBDX7075018	
The Insured is the person, firm, company or organisation legally entitled to receive the protection of the		POLICY NUMBER CHI082019/000417	
SECTION	Business Combined Public and Products Liability Employers Liability	INSURER	AXA
ADDRESS	Brook Farm Little Heath Gamlingay Sandy SG19 3LL		
PERIOD OF INSURANCE		EFFECTIVE DATE	
FROM	03 August 2025	TO	2 August 2026
BUSINESS DESCRIPTION			
Business Description is your business activity or trade		Haulage Contractor	

Public and Products Liability section		Policy wording version: CLGL0001P-F(09/21)400299	
Cover Details		Limit of Indemnity	
Public liability		£5,000,000.00 any one event	
Products liability		£5,000,000.00 any one period of insurance	
Clean up costs		£250,000 any one period of insurance	
Data protection		£1,000,000 any one period of insurance	
Manslaughter costs		£1,000,000 any one period of insurance	
Safety legislation costs		£1,000,000 any one period of insurance	
Terrorist act		£2,000,000 any one period of insurance	
Excesses is the first part of a claim by you		Amount	
Property damage		£250 each event	
Clean up costs		£2500 or 10% whichever is greater	
Section Estimates are the estimates on which the premium for this section is based		Amount	
Estimates			
Haulage			
Sub-contracted haulage			



Schedule

THE INSURED R D Woodcraft Ltd		BDX REFERENCE YBBDX7075018
The Insured is the person, firm, company or organisation legally entitled to receive the protection of the		POLICY NUMBER CHI082019/000417
SECTION	Business Combined Public and Products Liability Employers Liability	INSURER AXA
ADDRESS	Brook Farm Little Heath Gamlingay Sandy SG19 3LL	
PERIOD OF INSURANCE		EFFECTIVE DATE
FROM 03 August 2025	TO 2 August 2026	FROM
BUSINESS DESCRIPTION Haulage Contractor		
Business Description is your business activity or trade		

Employers Liability section

Policy wording version: CLEL0001P-C(04/21)351186

Cover Details

- Employers liability
- Manslaughter costs
- Safety legislation costs
- Terrorist act

Limit of Indemnity

- £10,000,000.00 any one occurrence
- £1,000,000 any one period of insurance
- £1,000,000 any one period of insurance
- £5,000,000 any one occurrence

Section Estimates are the estimates on which the premium for this section is based

Estimates

- Management wages
- Driver
- Clerical wages

Amount



Endorsement

THE INSURED

R D Woodcraft Ltd

The Insured is the person, firm, company or organisation legally entitled to receive the protection of the

BDX REFERENCE

YBBDX7075018

POLICY NUMBER

CHI082019/000417

SECTION

Business Combined
Public and Products Liability
Employers Liability

INSURER

AXA

ADDRESS

Brook Farm
Little Heath
Gamlingay
Sandy
SG19 3LL

PERIOD OF INSURANCE

FROM 03 August 2025 TO 2 August 2026

EFFECTIVE DATE

FROM

BUSINESS DESCRIPTION

Haulage Contractor

Buisness Description is your business activity or trade

Products Liability Exclusion

Under Public Liability, What is not covered section of **your policy**, the following exclusion is added

We will not cover claims caused by or arising from **products** other than

- 1.food or drinks sold or supplied as a service to any **employed person** or visitor
- 2.the supply of promotional merchandise.



Schedule

SCHEME
NUMBER

8355

POLICY
NUMBER

CHI082019/000417

TOKEN
CODE

KCQK46z8

POLICYHOLDER

R D Woodcraft Ltd

SECTION

Towergate Insurance Legal +

INSURER

Markel International Insurance Company
Limited

PERIOD OF INSURANCE

FROM

03 August 2025

TO

2 August 2026

BUSINESS DESCRIPTION Haulage Contractor

Policy wording Reference: 13434907

Sections of cover	The most that we will pay any one claim	Excess any one claim for our choice of representative	Insured / Not Insured
Employment disputes	£250,000	£0	Insured
Employment compensation awards	£250,000	£0	Insured
Property and landlord and tenant disputes	£250,000	£0	Insured
Criminal defence	£250,000	£0	Insured
(Interview under caution)	£2,500	£0	Insured
Tax protection	£250,000	£0	Insured
Regulatory compliance	£250,000	£0	Insured
Court attendance costs	£1,000	£0	Insured
Employee extra protection	£250,000	£0	Insured
Crisis communication	£10,000	£0	Insured
Restrictive covenant cover	£250,000	£0	Insured
Negotiation cover	£5,000	£0	Insured
Transport disputes	£250,000	£0	Insured
Contract disputes	£250,000	£0	Insured
Construction contractors disputes	£250,000	£1,000	Not Insured

The most that we will pay for all claims in the period of insurance £1,000,000

Territorial limits

Contract disputes - EEA
Criminal defence - EEA
Personal injury - EEA
All other Sections of cover - UK

Minimum sum in dispute

Contract disputes - £1,000
Construction contractors disputes - £5,000

Maximum construction project value

Contracts for construction and repairs £500,000

Excess any one claim if you are able to choose your own representative

Construction contractors disputes - £2,000
All other sections (see Instruction and choice of your representative, Counsel and experts for when this applies) - £1,000

Co-insurance

Construction contractors disputes: 10% of all costs and / or compensation after the excess has been applied



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R D Woodcraft Ltd

SECTION

Towergate Insurance Legal +

INSURER

Markel International Insurance Company
Limited

PERIOD OF INSURANCE

FROM

03 August 2025

TO

2 August 2026

BUSINESS DESCRIPTION

Haulage Contractor

Endorsements

In a **claim** under **Criminal defence** where the subject matter of the **claim** is either:

- Corporate Manslaughter
- Gross Negligence Manslaughter
- Health and Safety at Work

and different **representatives** are required to represent **you**, and **your employees**, directors or partners, a separate **any one claim** limit of indemnity will apply to the **claim by you** and the **claim by your employees**, directors or partners.

Representative

Claim type

Representative

Representative if there is conflict

Transport disputes

Backhouse Jones

Hill Dickinson

Criminal defence -
vehicle related **only**

Backhouse Jones

Hill Dickinson

Contract disputes -
Freight related **only**

Hill Dickinson

Wightmans

All other claims

Markel Panel

Towergate Legal + Legal Helpline and Claims Line - 0345 618 8198

Markel BusinessHub

You have access to the Markel BusinessHub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to businesshub.uk.markel.co.uk and log in using **your** token code which can be found at the top of this

Authorised

Wording Reference

14490807/1

Underwritten by

Markel International Insurance Company Limited

Unique Market
Reference No

B6027/14490807

Your Premiums

POLICY HOLDER / INSURED

R D Woodcraft Ltd

POLICY NUMBER

CHI082019/000417

Section of Cover

Annual Premium Due

Business Combined

Goods in Transit for Haulage Contractors

- Goods in Transit for Haulage Contractors £ Not Insured

Combined Liability

- Employers Liability £
- Public and Products Liability

Property

- Property Damage - All Risks
- Business Interruption - All Risks
- Money and Personal Accident Assault £ Not Insured
- Selected All Risks
- Terrorism

Commercial Legal Expenses £

Motor Legal Expenses £ Not Insured

Towergate Assist Insurance £ Not Insured

TOTAL ANNUAL PREMIUM DUE £

Where applicable Includes Insurance Premium Tax £

At the prevailing rate

Where applicable Includes 20% VAT £

**Towergate Telford – Legal +
Commercial legal policy
Statement of Fact**

You : R D Woodcraft Ltd
Policy number : CHI082019/000417
Renewal / Inception Date : 03 August 2025

This is the information which we have based your policy terms and conditions upon.

For the purpose of this insurance this constitutes your fair presentation of risk.

A fair presentation of the risk is one which discloses to us every material circumstance which you know of or ought to know of, or gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and which makes that disclosure in a manner which is reasonably clear and accessible to us, and in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in doubt as to whether a circumstance is material you should disclose it to us.

Where corrections or changes are required we may recalculate the policy terms and conditions accordingly. Failure to advise us of corrections or changes or to make a fair presentation of the risk could prejudice, reduce or modify your rights under the policy.

You must notify Towergate Telford within 14 days of inception / renewal of any inaccuracies or changes required in respect of the assumptions below:

- After enquiry there are no causes, events or circumstances which may give rise to a claim being made under this insurance which have not already been advised to us
- Your business has made no more than 10% of their workforce redundant in the last 12 months and plans to make no more than 10% redundant in the coming 12 months
- Your business has had no more than a 20% fall in turnover in the last 12 months and does not envisage more than a 20% fall in turnover in the coming 12 months
- No insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms/conditions or declined to renew a commercial legal expenses insurance policy
- You or the proposed business has not been declared bankrupt or insolvent, subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 5 years
- There has not been more than one claim or dispute to which this policy would have applied within the last 5 years
- There has not been a claim or dispute in the last 5 years to which this policy would have applied where the fees or expenses exceeded £5,000
- Your business has taken technical and organisational measures to comply with GDPR legislation
- Your business does not have more than 10 properties and/or leases and these are all located within the United Kingdom of Great Britain and Northern Ireland
- You and your business are domiciled within the United Kingdom of Great Britain and Northern Ireland and no business vehicles are located or expected to be located outside of the United Kingdom of Great Britain and Northern Ireland for a continuous period of 60 days or more
- You have a declared wage roll of less than £5m and if you are haulage business, no more than 100 vehicles
- Your business description does not fall into any of the following categories:
Solicitors, care homes, recruitment consultants, professional sporting clubs, educational establishments, property owners and property developers, except where property ownership or development is ancillary to an otherwise acceptable activity, nightclub, live music venue, discotheque, theatre, coach travel, passenger airline, travel agent, bowling alley, fairground, soft play, gym or university (firms involved in setting up and taking down event structures are not included in the excluded trades as noted above where such activity is ancillary to an otherwise acceptable activity)

If you do not notify any changes to this declaration it might affect any claim you make

All terms and conditions are as per the policy wording.

Personal information/Privacy policy statement

We/Our/Us

Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ. Claims will be handled by Markel Protection Limited which is a separate legal entity to Markel International Insurance Company Limited.

The basics

We collect and use relevant information about your business to provide insurance cover and to meet our legal obligations.

This information includes details such as names and addresses (and may include more sensitive details such as information about health and criminal convictions).

The way insurance works means that information may be shared with and used by a number of third parties in the insurance sector but only in connection with the insurance cover that we provide to you.

Other people's details you provide to us

We will process individual's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover. As such, you agree to provide each individual concerned this notice:

- On or before the date that individual becomes insured under this policy or
- The date that you first provide information about the individual to us

We are committed to only using the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual's that we ask for from time to time.

Want more details?

For more information about how we use personal information provided to us please see our full **Markel privacy notice**, a copy of which is available online at markelinternational.com/foot/privacy-policy or on request.

Contacting us and individual's rights

Individuals have rights in relation to the information we hold about them, including the right to access their information. Please contact us at dataprotectionofficeruk@markel.com or by writing to the Data Protection Officer, Markel International, 20 Fenchurch Street, London, EC3M 3AZ if you are an individual wishing to exercise your rights, to discuss how we use your information or to request a copy of our full Markel privacy notice.

Markel Legal Expenses Insurance

20 Fenchurch Street, London, EC3M 3AZ Tel: 0345 350 1099
LEIsalesuk@markel.com
www.uk.markel.com

Markel Legal Expenses Insurance is a trading name of Markel International Insurance Company Limited, registered in England and Wales No: 00966670. VAT number 245 7363 49. Registered address, 20 Fenchurch Street, London EC3M 3AZ. Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited.

Markel International Insurance Company Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number 202570. V.2020



IMPORTANT CHANGES TO YOUR INSURANCE COVER

Why have we made changes to our policy wording?

Following a commercial business review we are updating the new Markel Legal Expenses Insurance Commercial Legal Policy. The review has explored the suitability, value and clarity of the terms in certain sections of cover.

The policy retains the more logical flow of information with straightforward content, making our legal expenses cover much easier for our customers to understand.

What's changing and when?

From the renewal of your policy in 2025 we are introducing our new policy for both our new and renewing customers. There are some important changes to the policy we would ask you to carefully note and which we have summarised for you in the table below.

Changes to Sections of Cover			
Cover Position	Previous Commercial Legal Policy	New Commercial Legal Policy	Description
No change to cover	Section title – Employment disputes	Section title – Employment defence	Clarification – clearly states that the cover under this section is for defence only of employment dispute
No change to cover	Employment disputes	Employment defence	Clarification - Exclusion for claims relating to redundancy that occur in the first 180 days, previously issued by endorsement, now dealt with within the wording.
No change to cover	What is not covered?	Property and landlord and tenant disputes	Clarification - No cover if there is damage to or loss or destruction of property which is covered by any other insurance policy
No change to cover	What is not covered?	Criminal defence	Clarification – No cover where there has been injury, death, or damage which is covered by any other insurance policy
No change to cover	Tax protection – current year tax enquiry	Tax protection – Request for information	Clarification – That there is cover for a request for information following a written request by HMRC under Schedule 36 Finance Act 2008 to inspect your business records, assets or premises
Enhanced	Tax protection – Current tax year enquiry	Tax protection - Request for information	Limit of indemnity increased from £1,000 to the full limit of indemnity in any one claim under this section
Enhanced	Tax protection – Aspect enquiry	Tax protection – Aspect enquiry	Excess reduced from £1,000 to £0 any one claim

Reduction	Contract disputes – Contracts for goods and services	Contract disputes – Contracts for goods and services	Cyber related disputes are specifically excluded under the Contract section
Reduction	Contract disputes – Contracts for goods and services	Contract disputes – Contracts for goods and services	Now exclude disputes over computer hardware, software or systems supplied by you or tailored to your requirements
No change to cover	What is not covered?	Contract disputes	Clarification – No cover if there has been an alleged breach of your professional duty
Reduction	-	What is not covered?	Direct cyber losses are excluded other than under Data protection. Indirect cyber losses are covered but only insofar as there is cover under existing sections of cover.
Clarification	Definitions	Definitions	Introduction of cyber exclusions for clarity

The above is just a summary of the changes and improvements we have made for you. For full details of your policy cover, terms and conditions please refer to your complete policy document and accompanying schedule.

What should I do if I want more information?

Please contact your insurance broker who will be happy to help.

For further information about the wide range of additional products and services we can also provide, please visit www.markel.co.uk.