

## 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)

**1. Name of Policy Holder**

Howarth Timber Group Ltd  
Arbor Forest Products Ltd  
New Holland Dock Wharfingers Ltd  
Howarth Timber and Building Supplies Ltd  
Howarth Timber Engineered Solutions Ltd

**2. Policy Number**

Y137565QBE0122A

**3. Date of commencement of insurance policy**

1 November 2022

**4. Date of expiry of insurance policy**

31 October 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, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)** and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million **(c)**; or  
~~(b) The cover provided under this policy relates to claims in excess of £<> but not exceeding £<>~~
3. The policy covers the holding company and all its subsidiaries

Signed on behalf of QBE UK Limited and Trustees of Syndicate 386 (Authorised Insurers)



**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.

**Important**

Display 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.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions. Please see the policy for full details.

**QBE UK Limited**, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - Registration Number 202842

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