



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 Policy No Y163571QBE0126A
Fairfax Plant Hire Ltd, K & C Love Ltd, K & C Love Asset Management Ltd, Fairfax Plant Hire Ltd t/a Fairfax Hire Centre
2. Date of commencement of insurance policy 01 April 2026
3. Date of expiry of insurance policy 31 March 2027

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 QBE Casualty 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

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**, 30 Fenchurch Street, London, EC3M 3BD – Registered in England
No. 01035198. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential
Regulation Authority registration number 204858



Free risk management support for QBE customers

We'll help you to manage your risks, so you can focus on achieving your goals.

As a QBE customer, we're with you for the long-term, supporting you every step of the way.

Scan the code or visit www.humanfocus.co.uk/campaign/qbe to begin your risk management journey with us.



Health and safety e-learning

In partnership with RoSPA, our free accredited bitesize online health and safety e-learning kit is designed to complement your existing training and systems.

Self-assessment questionnaire and toolkits

Use our online risk management self-assessment to review, assess and prioritise action for the key risk exposures you face, from slips and trips to site security risk management.

Risk snapshots

Our series of short and snappy risk snapshot guides will help you to brief both managers and site operatives and supplement your toolbox talks.

Minds in Business

To help you meet the mental health challenge, we've collaborated with Mind, and other trusted mental health providers on an organisational mental health optimisation tool to give you a bespoke risk improvement plan.

Ongoing knowledge

Keep up to date with a wide range of guidance on current industry hazards, claims, legal cases, emerging risks, and best practice.

⌘ This information is intended as a general discussion surrounding the topics covered and is for guidance purposes only. It does not constitute legal advice and should not be regarded as a substitute for taking legal advice. QBE UK Ltd is not responsible for any activity undertaken based on this information.

QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.

