

Unique Market Reference: B190326MS174C0115

Insured: Seales Road Haulage Limited and K B Transport Limited and SRH Waste Management Limited

Type / Interest: Combined Liability

Policy Period: 7th May 2026 to 6th May 2027

SRG A Specialist Risk
Group Company

LLOYDS Broker

London office
7th Floor,
The St Botolph Building,
138 Houndsditch,
London, EC3A 7AW

020 7977 4800

Manchester office
Gilbanks,
No. 1 St Michaels,
36 Jacksons Row,
Manchester, M2 5WD

TBC

Miles Smith Limited is registered in England. Registered Office: 7th Floor, The St Botolph Building, 138 Houndsditch, London, EC3A 7AW
Company No. 00951095 Miles Smith Limited is authorised and regulated by The Financial Conduct Authority FCA No. 311273

milesmith.co.uk

RISK DETAILS

UNIQUE MARKET REFERENCE:

B190326MS174C0115

TYPE:

Employers', Public, Products and Pollution Liability and Financial Loss Insurance

ATTACHING TO LINESLIP AGREEMENT NO:

B190326MS174

INSURED:

Seales Road Haulage Limited and K B Transport Limited and SRH Waste Management Limited

EMPLOYER REFERENCE NUMBER:

038/P83817

ADDRESS:

17 Juliet Way, Aveley, South Ockendon, Essex, RM15 4YD, UNITED KINGDOM

BUSINESS:

Grab hire services, semi bulk tipper hire, hazardous waste removal, demolition services, aggregates building materials sales. Topsoil screener, concrete crusher hire, site clearance, recycling depot, delivery / collection of materials at airports including airside. Haulage contractor. Concrete supplier. Property owners

PERIOD:

From: 7th May 2026
To: 6th May 2027 Both Days Inclusive at Local Standard Time at the Insured's Risk Address.

INTEREST AND LIMITS OF INDEMNITY:

- | | | |
|-------------------------|----------------|--|
| A) Employers' Liability | GBP 20,000,000 | any one occurrence including costs and expenses. |
| B) Public Liability | GBP 10,000,000 | any one occurrence. |
| C) Products Liability | GBP 10,000,000 | in all in the Period of Insurance. |
| D) Pollution Liability | GBP 10,000,000 | in all in the Period of insurance including Costs and Expenses |
| E) Financial Loss | GBP 100,000 | in all in the Period of insurance including Costs and Expenses |

TERRITORIAL LIMITS:

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (as per Miles Smith Waste Recycling and Re-Use Combined Liability Wording v3.1_0925).

CONDITIONS:

As per Miles Smith Waste Recycling and Re-use Combined Liability Wording v3.1_0925.
Third Party Property Damage and Third Party Bodily Injury Excess GBP 2,500 each and every claim including Costs and Expenses
Financial Loss Excess GBP 5,000 each and every claim or series of claims arising out of any one event (including Costs and Expenses)
Retroactive Date: 5th May 2015
Cyber Exclusion Endorsement [as attached]
Sanction Limitation Clause (Amended) - [LMA3100A as attached]
Waste Site Exclusion - [MS06 as attached]
Long Term Agreement Clause (Jan 2010) [Aspen 132h as attached]

NOTICES:

None

EXPRESS WARRANTIES: None

CONDITIONS PRECEDENT: Miles Smith Skip Condition Precedent [MS01 as attached]
Waste Disposal Condition Precedent [as attached]

SUBJECTIVITIES: None

CHOICE OF LAW & JURISDICTION: Law: Any dispute concerning the interpretation of the Terms, Conditions, Limitations, Exceptions and/or Exclusions contained herein is understood and agreed by both the Insured and Insurers to be subject to English and Welsh Law.
Jurisdiction: Each party agrees to submit to the exclusive jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements to give such court jurisdiction.
All matters arising hereunder shall be determined in accordance with the law and practice of such court.

PREMIUM:

Section A - Employers' Liability

Minimum and Deposit	GBP	23,252.36	plus 12% Insurance Premium Tax	GBP	2,790.28	Total	GBP	26,042.64
----------------------------	------------	------------------	---------------------------------------	------------	-----------------	--------------	------------	------------------

Adjustable at	0.20%	on	GBP	164,731	Clerical / managerial / non manual wages	GBP	329.46
Adjustable at	3.15%	on	GBP	73,211	Yardsmen wages	GBP	2,306.15
Adjustable at	3.15%	on	GBP	166,500	Mechanics wages	GBP	5,244.75
Adjustable at	3.15%	on	GBP	488,000	Drivers wages	GBP	15,372.00

Sections B to E - Public and Liability, Products Liability, Pollution Liability and Financial Loss

Minimum and Deposit	GBP	10,869.23	plus 12% Insurance Premium Tax	GBP	1,304.31	Total	GBP	12,173.54
----------------------------	------------	------------------	---------------------------------------	------------	-----------------	--------------	------------	------------------

Adjustable at	0.275%	on	GBP	3,952,446	Turnover	GBP	10,869.23
---------------	--------	----	-----	-----------	----------	-----	-----------

Total All Sections	GBP	34,121.59	plus 12% Insurance Premium Tax	GBP	4,094.59	Total	GBP	38,216.18
---------------------------	------------	------------------	---------------------------------------	------------	-----------------	--------------	------------	------------------

TAXES PAYABLE BY INSURED AND ADMINISTERED BY INSURERS:

12% Insurance Premium Tax.

PREMIUM

PAYMENT TERMS: Premium to be paid within 30 days of the policy inception date.

RECORDING, TRANSMITTING & STORING INFORMATION:

Where the broker maintains risk and/or claim data/information/documents, the broker may hold such data/information/documents electronically.

INSURER CONTRACT

DOCUMENTATION: This document details the Contract terms entered into by the Insurer(s), and constitutes the Contract document.

ENDORSEMENTS

Cyber Exclusion Endorsement

This Endorsement overrides anything stated to the contrary in the Policy wording and / or any other attaching endorsement.

A. in respect of Employers Liability:

This Policy does not apply to any **Cyber Loss**, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

However, subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Exclusion will not apply to any claim that would otherwise be covered under the Employers' Liability Section of this Policy. This cover will be limited to the first GBP 5,000,000 of any one claim or a series of claims arising out of any one occurrence (inclusive of defence costs).

B. in respect of Public / Products / Pollution Liability and Financial Loss:

1 This Policy does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:

1.1 **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or

1.2 loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any **Data**, including any amount pertaining to the value of such **Data**;

regardless of any other cause or event contributing concurrently or in any other sequence thereto, unless subject to the provisions of paragraph 4.

2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

3. If **We** allege that by reason of this Endorsement loss sustained by **You** is not covered by this Policy, the burden of proving the contrary shall be upon **You**.

4. However, clause 1.1 of this Exclusion shall not apply in respect of any actual or alleged liability for and/or arising out of:

4.1 any ensuing third party bodily injury (other than mental injury, mental anguish or mental disease); or

4.2 any ensuing physical damage to or destruction of third party property

resulting from or arising out of a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act**. Nothing contained in the foregoing shall provide any coverage for any action taken in controlling, preventing, suppressing or remediating a **Cyber Incident** or a **Cyber Act**.

Definitions

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by **You** or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident means:

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Sanction Limitation Clause (Amended)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Subject to all other terms of the insurance

LMA3100A

Waste Site Exclusion

This Policy excludes the ownership or operation of landfill sites and waste tips, other than transfer stations owned by **You** or operated by **You** under licence.

All other terms and conditions remain unaltered

Long Term Agreement Clause (Jan 2010) [Aspen 132h]

In consideration of **You** having undertaken to offer the renewal of this insurance to **Us** for a period of 2 years from 7th May 2026 and to pay the premium annually, a discount in premium and/or some other improvement in terms and/or an agreement to allow certain otherwise due premiums to be waived and/or the inclusion of a rate stability understanding (whether it be at an enhanced rate or otherwise) has been offered and accepted always provided that at any subsequent renewal within the period of the agreement:-

- i) the premium shall be subject to revision on a reasonable and proper scale following advice of any alteration that materially affects the subject matter of this insurance
- ii) the minimum and/or deposit premium may be amended at **Our** discretion following any alteration in any estimate(s) provided (but the maximum reduction in the minimum and deposit premium following any reduction in wages and/or turnover estimates for any subsequent period shall be 15%)
- iii) **We** reserve the right to refuse to accept the offer if the incurred claims total in respect of any previous policy period is in excess of 70% of the premium received for that period.

If **You** fail to adhere to **Your** obligations under this agreement, **We** shall secure damages from **You** in the sum of the total premium that **We** would have been entitled to receive had **You** adhered to such obligations.

It is agreed that Miles Smith Limited / Specialist Risk Group Limited will be the Lloyd's / London Market placing broker for the entirety of this agreement.

Subject to all other terms of the insurance

Miles Smith Skip Condition Precedent

It is a condition precedent to liability under this Policy that in connection with the use, ownership or hiring out of skips, **You** shall at all times observe and comply with the requirements of the Road (Scotland) Act 1970 or the Highways Act 1971 as amended by the Highways Act 1980 or any Statutory Regulations or Local By-Laws and shall take reasonable steps to ensure that:

- (a) each skip shall be marked with fluorescent markings which shall be kept clean;
- (b) any skips or waste containers owned or hired out by **You** are sited and lit in accordance with any statutory requirements of Local Authority By-Laws. If Local By-Laws place responsibility on the recipient to provide the same this requirement must be brought to their attention;
- (c) no skip shall be left at or outside any customer's premises or on any working site without delivery being accepted by or on behalf of the customer.

All other terms and conditions remain unaltered

Waste Disposal Condition Precedent

It is a condition precedent to liability of this Policy that all waste is disposed of at licensed waste sites.

All other terms and conditions remain unaltered

SECURITY DETAILS

INSURER'S LIABILITY:

(Re)Insurers Liability Clause

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA3333
21 June 2007

ORDER HEREON: 100% of Whole

BASIS OF WRITTEN LINES: Percentage of Whole

SIGNING PROVISIONS:

In the event that the written lines hereon exceed 100% of the order, any lines written "to stand" will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100% of the order without further agreement of any of the insurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of insurance then all lines written by that date will be signed in full;
- b) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the documented agreement of the insured and all insurers whose lines are to be varied. The variation to the contracts will take effect only when all such insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

WRITTEN LINES: 100% Aspen Insurance UK Limited (part of the Sompo Group)

Agree o/c per Michael Green



EL 100% - IOA785N26A0D
PL 100% - IOA785N26B0D