



This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with AXA.

This certificate does not form part of the policyholder's contract with AXA. This is a summary of cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

**Policy number**

BN BDX 6983587

Client Reference 6855388

**INSURANCE DETAILS**

Broker	Bradshaw Bennett Ltd		
Period of insurance	03/07/2018	to	02/07/2019 Both days inclusive
Underwritten by	AXA Insurance UK PLC		

**INSURED DETAILS**

Insured	Pest Defence Ltd
Address	44 Waterhouse Business Centre Cromar Way Chelmsford CM1 2QE
General wording	7857 WD-PIP-UK-PCTC(2)
Business description	Pest Control Contractors

**PUBLIC AND PRODUCTS LIABILITY**

Wording	7859 WD-PIP-UK-PCGL(3)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single policy aggregate limit, defence costs in addition, applies
Excess	Nil
Geographical limits	Worldwide (excluding USA / Canada)
Applicable courts	Worldwide (Excluding USA / Canada)
Additional cover- financial loss	£1,000,000 each and every claim and in the aggregate, defence costs in addition
Financial loss excess	The first 10% of each and every claim or £250 whichever is the higher amount

**EMPLOYERS' LIABILITY**

Wording	7860 WD-PIP-UK-PCEL(1)
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence including defence costs
Geographical limits	Worldwide (excluding USA / Canada)
Applicable courts	Worldwide (excluding USA / Canada)

**PROFESSIONAL INDEMNITY**

Wording	7858 WD-PIP-UK-PCPI(3)
Limit of indemnity	£1,000,000
Limit applies to	Any one claim, defence costs in addition
Excess	Nil
Geographical limits	Worldwide (excluding USA / Canada)
Applicable courts	Worldwide (excluding USA / Canada)

**WARRANTIES APPLICABLE****Professional Indemnity – Retroactive Cover**

Insurers will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed before the inception date of the policy.

**OTHER COVERS****Property Damage** – ‘All Risks’; £250.00 Excess

Tools and Equipment	£1,500.00
Excess	£ 250.00 each and every claim

**Personal Accident**

Not Insured