

Certificate of Public and Products Liability Insurance

Insured name: Vaadhoo Limited

Address: 2 Mayfield Terrace
GRANGE-OVER-SANDS
Cumbria

Postcode: LA11 7DW

Policy number: PL-PSC03009201846/02

Insurer: Hiscox Insurance Company Limited

Period of insurance: Continuous cover from 06/03/2017 until the policy is cancelled. Policy anniversary date 06/03/2018

Limit of indemnity: £5,000,000
each and every claim or loss, excluding defence costs and criminal proceedings costs.

Signed on behalf of Hiscox Insurance Company Ltd



Steve Langan
Managing Director, Hiscox UK

Note: this certificate is for information purposes only and does not contain the full terms, conditions and exclusions of the insurance cover and does not constitute a contract of insurance.

Certificate of professional indemnity Insurance

Policy number: PL-PSC03009201846/02
Name of policyholder: Vaadhoo Limited
Period of insurance: Continuous cover from 06/03/2017 until the policy is cancelled. Policy anniversary date 06/03/2018
Retroactive date:
Level of cover: £1,000,000

Signed on behalf of Hiscox Insurance Company Ltd



Steve Langan
Managing Director, Hiscox UK

Notes:

- (a) This insurance is subject to policy terms and conditions and any special terms notified to the Insured

Certificate of employers' liability insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (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. This requirement 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)

Policy number	PL-PSC03009201846/02
1. Name of policyholder	Vaadhoo Limited
2. Date of commencement of insurance policy	06/03/2017
3. Date of expiry of insurance policy	05/03/2018 Both days inclusive

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, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
2. the minimum amount of cover provided by the policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Limited



Steve Langan
Managing Director, Hiscox UK

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.

The certificate above shows that you are insured

- (i) with an authorised insurer, and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd
Registered in England Number 70234
Registered Office 1 Great St Helen's, London EC3A 6HX
Telephone No: 020 7448 6000