

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)

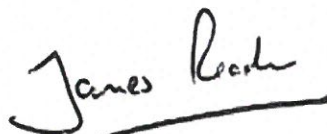
Policy Number EB105915
Name of Policy Holder Paneltech Industries Ltd and Panart Ltd T/As Ingrain
Date of commencement of insurance 25/04/2018
Date of expiry of insurance 24/04/2019

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 and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5million. (c)

Signed on behalf of COVEA INSURANCE plc

Authorised insurers

A handwritten signature in black ink that reads 'James Reader'.

J. READER
CHIEF EXECUTIVE OFFICER

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 The Employers' Liability Limit of Indemnity provided by the above numbered policy is £10 million and not the minimum of £5 million referred to in paragraph 2 above.

Covea Insurance plc

50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX. Telephone: 0330 134 8300* www.coveainsurance.co.uk

*To make sure we maintain a high quality service, we may monitor or record calls

Registered in England and Wales No. 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277
The registered address is Norman Place, Reading, RG1 8DA

INSURANCE EVIDENCE

24 April 2018

OUR REF: PANELTECH

**OUR CLIENT: PANELTECH INDUSTRIES LIMITED
UNIT 5, HITHER GREEN INDUSTRIAL ESTATE, CLEVEDON, NORTH SOMERSET, BS21 6XT**

As insurance brokers to the above client, we are pleased to confirm the existence of the following policies:

The Insured: Paneltech Industries Limited

The Business: Manufacture, Design and Installation of Contract and Bespoke Furniture

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY:

Insurer: Covea Insurance Company

Policy Number: EB105915

Period of Cover: 25 April 2018 to 24 April 2019 (both days inclusive)

Limits of Indemnity: Public Liability - £5,000,000 any one occurrence
Products Liability - £5,000,000 in the aggregate
Employers Liability - £10,000,000 any one occurrence

PROFESSIONAL INDEMNITY:

Insurer: Tokio Marine HCC

Policy Number: PI15R699853

Period of Cover: 01 May 2018 to 30 April 2019 (both days inclusive)

Limit of Indemnity: £500,000 any one claim

Additional information is available upon request with the express permission of Paneltech Industries Ltd