

GENERAL LIABILITY POLICY

Policy Number: CIA/LIAB/6931283

Introductory Statement

Please check this schedule and accompanying Statement of Fact very carefully. The purpose of the statement of fact is to confirm the information provided to us by you or your broker when arranging your insurance. It also includes some statements which have been assumed about your circumstances. Please carefully check that the facts and statements below are truthful and accurate. If there is any incorrect, misleading or missing information, please let us know as soon as possible. Failure to notify us of any errors or missing information could lead to your policy being cancelled or amended and/or a claim not being paid. The terms which will apply to this policy, and the insurance cover to which it relates will be as per the attached wording. If you are in any doubt about any of the above, you should consult your insurance broker or advisor.

INSURED

Name of Insured	Speak Like A Native Ltd
Correspondence Address	1 Raven Road, London, E18 1HB
Trade / Occupation	Education Centres
	Language Teaching Services - Teaching foreign languages in after school Primary school clubs Teaching foreign languages to adults on Zoom Teaching foreign languages to senior citizens in old age homes Franchisers - Training and Support of Franchisees to the Company

IMPORTANT INFORMATION

Period of Insurance	16 March 2021 to 15 March 2022 (both dates inclusive)
Renewal Date	16 March 2022
Issue Date:	16 March 2021
Insurer:	Liability - The insurers whose identity is stated in the Endorsement entitled Identity of Insurers and whose proportionate liability will be detailed on request
	Legal - ARAG plc on behalf of Brit Syndicate 2987 at Lloyd's
Policy Wording/Certificate	Liability - C Liability Policy Wording V1 / B1262BW0217420
	Legal - EBLPWCI.06-20BL.Digital / BIN.CHO.0820

Liability Premium	£455.59
Legal Premium	£25.72
IPT	£57.76
Underwriting Fees	£40.00
Annual Premium	£579.07



16 March 2021

TRADING ADDRESSES

1 Raven Road, London, E18 1HB

LIABILITY SECTION

LIMITS OF INDEMNITY

EMPLOYERS LIABILITY: any one occurrence	£10,000,000
PUBLIC LIABILITY: any one occurrence, or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance	£5,000,000
PRODUCTS LIABILITY: any one occurrence and in all in the Period of Insurance	£5,000,000

PREMIUM BASIS

EMPLOYERS LIABILITY: Minimum and deposit and adjustable at: 0.30% on Clerical 0.30% on Clerical Principals	£177.11
PUBLIC LIABILITY: Minimum and deposit and adjustable at: 0.33% on estimated annual turnover UK	£278.48

PERSONAL ACCIDENT SECTION

Personal Accident	Not Insured
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TOOLS AND BUSINESS EQUIPMENT SECTION

Portable tools, business equipment including portable electronic equipment and stock in trade	Not Insured
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LEGAL EXPENSES

LIMITS OF COVER

Employment	£100,000
Employment Compensation Awards	£100,000
Employment Restrictive Conventions	£100,000
Tax Disputes	£100,000
Property	£100,000
Legal Defence	£100,000
Compliance and Regulation	£100,000
Statutory Licence Appeals	£100,000
Loss of Earnings	£100,000
Personal Injury	£100,000
Executive Suite	£100,000
Contract and Debt	£100,000
Crisis Communication	£25,000
Business Legal Advice Helpline	Included
Counselling Helpline	Included
Crisis Communication Helpline	Included
Redundancy Approval Helpline	Included

ARAG on-line Legal Services: www.araglegal.co.uk
Voucher Code: X1232KC79BB5

EXCESSES

3rd Party Property Damage

£250

Additional Conditions

1: Clause 1 - Bona Fide Sub-Contractors Condition

It is a condition precedent to the liability of underwriters that that all sub-contractors engaged by the Insured maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this Policy
- An indemnity to the Insured as principal

It is a further condition that the Insured does do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

27: Clause 27 - Professional Services Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of breach of professional duty or wrongful or inadequate advice, whether a fee is charged or not.

3: Clause 3 - Total Manual Work Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Employers Liability or Public Liability Sections directly or indirectly resulting from or in consequence of employees engaged in work of a manual or non-clerical/ non-supervisory nature.

5: Clause 5 - Abuse Exclusion

The indemnity provided by the Public Liability Section will not apply to legal liability arising from Abuse.

Abuse shall mean

- acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- acts of forcing sexual activity rape or molestation or
- repeated or continuing contemptuous coarse or insulting words or behaviours

COV21: Identity of Insurers Endorsement

Covéa Insurance plc

Covéa Insurance plc is registered in England and Wales: No.613259. Registered office: Norman Place, Reading, RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

E001: ELTO Endorsement

Employers' Liability Tracing Office By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in the following way and for the following purposes.

1. Certain information relating to your insurance policy including, without limitation,
 - a) the policy number(s);
 - b) employers' names and addresses (including subsidiaries and any relevant changes of name);
 - c) dates of cover;
 - d) employer's reference numbers provided by Her Majesty's Revenue and Customs; and
 - e) Companies House reference numbers (if relevant) will be provided to the Employers' Liability Tracing Office (ELTO) and added to an electronic database (database).
2. This information will be made available by us to ELTO in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.
3. The database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on or who carried on business in the UK and who are covered by the employers' liability insurance of their employers (claimants)
 - a) to identify which insurer (or insurers) provided employers' liability cover during the relevant periods of employment; and
 - b) to identify the relevant employers' liability insurance policies.
4. The database will be managed by ELTO.
5. The database and the data stored on it may be accessed and used by claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

F001: Fees endorsement

Administration Fee

Our fee is to cover administration costs and is non-returnable in the event of policy cancellation after inception.

Cancellation Fee

Upon notification of a request to cancel this policy, any return premium will be subject to a £15 cancellation fee subject to no claims having occurred during the current policy period.

Statement of Fact

Wageroll

What is your estimated annual wageroll paid to clerical Principals?	£10,200
What is your estimated annual wageroll paid to clerical employees?	£61,800
What is your estimated annual wageroll paid to manual Principals?	£0
What is your estimated annual wageroll paid to store, warehousemen or drivers?	£0
What is your estimated annual wageroll paid to wages paid to woodworking machinists?	£0
What is your estimated annual wageroll paid to manual employees working at your premises?	£0
What is your estimated annual wageroll paid to manual employees working away from your premises including labour only subcontractors?	£0

Number of Employees

How many clerical Principals do you employ?	2
How many clerical staff do you employ?	0
How many manual Principals do you employ?	0
How many manual staff do you employ?	7

Turnover

What is your estimated annual UK turnover for the next 12 months?	£110,000
What is your estimated annual United States or Canada turnover for the next 12 months?	£0
What is your estimated annual Rest of the World turnover for the next 12 months?	£0
What are your estimated annual payments to bona-fide subcontractors?	£0

Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you.	No
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The Business

How many full years have you been trading	4
Do you or any of your employees engage in the application of heat away, including grinding, from your business premises?	No
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles, steeples, spires, pylons processes involving a noise level in excess of 85db or liquids (other than water) in volumes greater than 500 litres	No
Do you or any of your employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, oil or gas refineries or storage facilities, chemical or petrochemical works, safety critical parts, motor vehicles, railways, septic tanks, anaerobic digestion equipment or sewage treatment plants	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract	No
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	Yes
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	Yes
Do you record in document form the above risk assessments?	Yes
Do you have a formal safety-training plan for employees?	Yes
Do you have a documented procedure for high-risk activities?	Yes
Are any goods derived from the far east?	No

Additional Information

Disclosure

Your Schedule and Statement of Fact shows the cover you have selected. The choices you have made will depend on your personal circumstances. You should check your Schedule and Statement of Fact carefully to ensure you have the required cover. This statement does not form part of the terms and conditions of your policy.

This Statement of Fact forms part of your insurance contract. It is a record of answers specifically provided to ourselves, and also of some assumption which we have made, about you and your business.

The information recorded in this document has been material to our assessment of :

1) your eligibility for this policy; 2) the terms and conditions applying to your policy; 3) your insurance premium.

Please check this form immediately. If any of the information is incorrect please call your broker on their usual number - failure to do so could invalidate the policy from inception or result in a claim being repudiated.

Have you or any of your partners or directors either personally or in connection with any business which you/they have been involved ever :

- | | |
|--|----|
| a) been declared bankrupt or are the subject of any current bankruptcy proceeding or any voluntary or mandatory insolvency or winding up procedures? | No |
| b) been disqualified from being a Company Director? | No |
| c) had a County Court Judgement or Sheriff Court Decree? | No |
| d) been convicted of or charged with (but not yet tried) a criminal offence other than Motoring offence(s) or spent conviction(s) in accordance with the "Rehabilitation of Offenders Act 1974"? | No |
| e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation? | No |
| f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a policy declared void or claim repudiated? | No |

Confirmation

I confirm that I have fully read and understood:

- (i) the introductory statement; and
- (ii) the above questions and information.

I have answered the questions above accurately and completely to the best of my knowledge, information and belief.

I understand that if I do not tell you about changes or have provided incorrect information, the wrong terms and conditions may have been quoted and you may be entitled to:

- reject payment of a claim or a payment could be reduced, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

In some circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

Yes

DEMANDS AND NEEDS

This insurance will meet the demands and needs of companies or individuals who require business insurance for all or any of the following:-

- Public Liability
- Products Liability
- Property Owner's Liability
- Employer's Liability
- Legal Expenses
- Theft or loss of portable tools, business equipment including portable electronic equipment and stock in trade

These Demands and Needs are met by this insurance which provides cover and limits of indemnity / sums insured where selected or indicated by you as being required during the application or renewal process. A record of this information which includes the answers given by you, are contained in the attached Statement of Fact. You may already have insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. We will not advise you about the suitability of this product for your individual needs; we will be happy however to provide you with factual information to help you to make your own informed decision.