



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: B1903147211082

1. **Name of policy holder:** River Ridge Holdings Limited

2. **Date of Commencement of Policy:** 19th September 2021

3. **Date of expiry of Insurance Policy:** 18th September 2022

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, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b), and
2. (a) the minimum amount of cover provided by this policy is no less than £5,000,000^(c); or
(b) ~~the cover provided under this policy relates to claims in excess of £~~

but not exceeding—£

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers)



- (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.

Note: The information below this line does not form part of the statutory certificate. Those Underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary: **MILES SMITH LIMITED
ONE AMERICA SQUARE
17 CROSSWALL
LONDON EC3N 2LB**

*Issuing intermediary's reference:
(if different from the Policy Number stated above)*

28/1/99
NMA2838

IMPORTANT NOTICE

SUBJECT: EMPLOYER'S LIABILITY CERTIFICATES

The legal requirements regarding the retention of Employer's Liability Certificates has been amended from 1 October 2008. These are briefly as follows:

Your Duty to Retain Employer's Liability Certificates

The Employer's Liability (Compulsory Insurance) Regulations 1998 came into force on 1st January 1999. For the first time the Regulations imposed a duty on all employers to retain a copy of each certificate for a period of 40 years beginning on the date on which the insurance to which the certificate relates commences or is renewed.

As from 1 October 2008, you are no longer legally required to retain copies of out of date Employer's Liability (Compulsory Insurance) (ELCI) Certificates .

However, this practice should be continued as in the event of an Employers' Liability claim arising in the future the information contained on the ELCI Certificate regarding your Insurer, policy number, and period of cover will be required. If you fail to keep details of your historic insurance details, you place your business at risk of having to meet the costs of such claims.

Furthermore, as from 1 October 2008, you may also display your ELCI Certificate in electronic format so long as all employees covered by this insurance have reasonable access to the ELCI Certificate and are made aware of how and where to find the ELCI Certificate.

You can obtain further information on the new Regulations from your Account Executive, or from the Health and Safety Executive website www.hse.gov.uk.