CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, 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. 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)

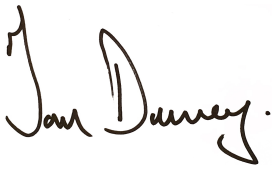
Policy Number:	P/CTD/10703
Name of Insured including where applicable all Subsidiary Companies unless excluded below:	H & H Construction (Scotland) Limited
Excluded Subsidiary Companies:	
Date of Commencement of Insurance:	16 June 2026
Date of Expiry of Insurance:	15 June 2027

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 Guernsey, the Island of Jersey or the Island of Alderney (b); and

2) (a) the minimum amount of cover provided by this policy is no less than £5,000,000 (c)

Signed on behalf of and (if applicable) other insurers American International Group UK Limited (Authorised Insurers), being Company/Our/Us/We as defined in the Policy



Tom Downey, Chief Executive - Pen Underwriting

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 names 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.

Pen risk solutions

With your Pen Underwriting policy, you automatically have access to our online risk management service, Pen Risk Solutions, to help you manage all aspects of staff employment and workplace safety easily and cost-effectively. The range of tools to assist you and your business includes:

- Health and safety guidance
- Health and safety training
- Human resources support
- Driving risks
- Business continuity planning

You can find out more about Pen Risk Solutions, including our 'ask the expert' service, here and below.

WHAT DOES IT DO?

1. Human resource services

- Our human resources (HR) guidance is straightforward and jargon-free.
- You can download templates, including risk assessments, procedures and policies.
- You'll receive regular email updates with relevant news and legislation.
- Direct 'ask the expert' access to an experienced HR advisor.

2. Health and safety services

- Downloadable templates, including risk assessments, procedures and policies.
- You'll receive regular email updates with relevant news and legislation.
- Select your sector-specific guidance, as well as broader management information.
- Direct 'ask the expert' access to experienced health and safety advisors.

3. e-Learning

- Pen Risk Solutions offers online health and safety courses for your teams.
- Select the appropriate courses for your industry and activities from a huge range of up-to-date courses.
- All courses can be accessed from a desktop or mobile device.
- RoSPA Quality Assured and fully accredited by CPD, with the option for an NOS (National Occupational Standards) certificate.

4. Business continuity

- In an uncertain world, be prepared for the worst so you can be confident that your organisation will return to normal in the quickest possible time.
- Create a continuity plan supported by Pen Risk Solutions guidance.
- Store your plan on the Pen Risk Solutions portal for easy access from any browser if disaster strikes.

5. Managing driving risk

- Manage your occupational road risk obligations.
- Follow our company audit and driver audit guidance to create your bespoke set of actions.
- Store all audits and actions centrally and securely.

ACCESSING PEN RISK SOLUTIONS

Accessing Pen Risk Solutions is simple; you can log in now.

STEP 1: Visit the **Pen Risk Solutions** website and click 'register'.

STEP 2: Enter your contact details and company details, including your Pen Underwriting Risk Managed Commercial policy number.

STEP 3: We'll send you an email confirming your personal login details.

DID YOU KNOW?

- Great British businesses lost **33.7 million** working days due to work-related ill health and injuries in 2023/2024.
- **604,000** workers in Great Britain sustained a non-fatal injury.
- An estimated **776,000** workers suffered from work-related stress, depression or anxiety.
- **124** people were killed in work accidents in 2024/2025 (provisional).
- The costs of workplace injury and ill health were around **£21.6 billion** in 2022/2023.
- The Health and Safety Executive (HSE) issued more than **7,000** notices, including approximately 5,200 notices for improvements and 1,800 notices prohibiting work activity placing people at risk of death/serious injury in 2023/2024.
- The HSE carried out **248** criminal prosecutions with a 92% conviction rate.

REGISTER TO USE PEN RISK SOLUTIONS NOW

You can find out more and register for our support at **penrisksolutions.co.uk**.

Sources:
https://www.hse.gov.uk/statistics/a-z.htm
https://assets.publishing.service.gov.uk/media/674710ce7b2b8dd6bf1474c8/HSEannualreportaccounts23-24_v15_ONLINE.pdf

The sole purpose of this flyer is to provide guidance on the issues covered. This article is not intended to give legal advice, and, accordingly, it should not be relied upon. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. We make no claims as to the completeness or accuracy of the information contained herein or in the links which were live at the date of publication. You should not act upon (or should refrain from acting upon) information in this publication without first seeking specific legal and/or specialist advice. Pen Underwriting accepts no liability for any inaccuracy, omission or mistake in this publication, nor will we be responsible for any loss which may be suffered as a result of any person relying on the information contained herein.

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