



Policy certificate

Insurance effected through the Coverholder:

CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

This Certificate is issued by the Coverholder in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to read 'ARH', followed by a wavy line.

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately. In all communications the policy number appearing overleaf should be quoted.



SCHEDULE

| | |
|---|--|
| POLICY NUMBER: | PSO0040456085 |
| UNIQUE MARKET REFERENCES: | B087525C9N5051 B087525C9N5053 |
| THE INSURED: | Prime Appointments Ltd |
| ADDRESS: | Newland Street Witham CM8 2BA UK |
| THE UNDERWRITERS: | Underwritten by certain underwriters at Lloyd's and other insurers |
| THE INCEPTION DATE: | 00:01 Local Standard Time on 01 Aug 2025 |
| THE EXPIRY DATE: | 00:01 Local Standard Time on 09 Sep 2026 |
| TOTAL PAYABLE: | GBP4,450.60 |
| Premium breakdown: | |
| Premium: | GBP3,750.56 |
| Insurance Premium Tax: | GBP450.04 |
| Policy Administration Fee: | GBP250.00 |
| BUSINESS ACTIVITIES: | Recruitment agency |
| LEGAL ACTION: | Worldwide excl. US & Canada |
| TERRITORIAL SCOPE: | Worldwide |
| RETROACTIVE DATE(S): | |
| Professional Liability: | Unlimited |
| REPUTATIONAL HARM PERIOD: | 12 months |
| INDEMNITY PERIOD (BUSINESS INTERRUPTION cover only): | 12 months |
| OPTIONAL EXTENDED REPORTING PERIOD: | 12 months for 100% of applicable annualised premium |
| CLAIMS MANAGER: | CFC Underwriting Limited Please report all new claims to: newclaims@cfc.com |
| WORDING: | Recruitment, Employment & Staffing v3.2 |
| ENDORSEMENTS: | COMMERCIAL PROPERTY AND BUSINESS INTERRUPTION SUB-LIMITS Complaints Notice (NON USA) Specified Activities Exclusion Clause Medical Personnel Placements Exclusion Clause (Absolute) |



SCHEDULE

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

SECTION A: ERRORS AND OMISSIONS

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION B: PLACED PERSONNEL VICARIOUS LIABILITY

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION C: BREACH OF CONTRACT

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION E: DISHONESTY OF EMPLOYEES

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION F: REGULATORY COSTS AND FINES

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, costs and expenses in addition |
| Deductible: | GBP250 | each and every claim, excluding costs and expenses |

SECTION G: PAYMENT OF WITHHELD FEES

| | | |
|---------------------|--------------|----------------------|
| Limit of liability: | GBP5,000,000 | each and every claim |
| Deductible: | GBP250 | each and every claim |

INSURING CLAUSE 2: CYBER AND PRIVACY

NO COVER GIVEN



INSURING CLAUSE 3: CYBER CRIME

NO COVER GIVEN

INSURING CLAUSE 4: GENERAL LIABILITY

SECTION A: PUBLIC LIABILITY

| | | |
|---------------------|--------------|---|
| Limit of liability: | GBP5,000,000 | each and every claim, including costs and expenses |
| Deductible: | GBP250 | each and every claim, including costs and expenses |

SECTION B: PERSONAL AND ADVERTISING INJURY

| | | |
|-------------------------------|--------------|---|
| Aggregate limit of liability: | GBP5,000,000 | in the aggregate, including costs and expenses |
| Deductible: | GBP250 | each and every claim, including costs and expenses |

SECTION C: PRODUCTS LIABILITY

| | | |
|-------------------------------|--------------|---|
| Aggregate limit of liability: | GBP5,000,000 | in the aggregate, including costs and expenses |
| Deductible: | GBP250 | each and every claim, including costs and expenses |

INSURING CLAUSE 5: EMPLOYERS' LIABILITY

| | | |
|---------------------|---------------|---|
| Limit of liability: | GBP10,000,000 | each and every claim, including costs and expenses |
| Deductible: | GBP0 | each and every claim, including costs and expenses |

INSURING CLAUSE 6: COMMERCIAL PROPERTY

SECTION A: BUILDINGS DAMAGE

NO COVER GIVEN

SECTION B: GENERAL CONTENTS DAMAGE

| | | |
|-----------------|------------|---|
| Amount insured: | GBP152,203 | each and every claim, sub-limits and declared value shown on a separate Declarations page overleaf |
| Deductible: | GBP250 | each and every claim |

SECTION C: PORTABLE CONTENTS

| | | |
|-----------------|-----------|--|
| Amount insured: | GBP11,057 | each and every claim, declared value GBP9,615 |
| Deductible: | GBP250 | each and every claim |

SECTION D: STOCK DAMAGE

NO COVER GIVEN



SECTION E: ADDITIONAL COVER FOR GENERAL CONTENTS AND STOCK

NO COVER GIVEN

SECTION F: ADDITIONAL EXPENSES

| | | |
|-----------------|-----------|----------------------|
| Amount insured: | GBP25,000 | each and every claim |
| Deductible: | GBP250 | each and every claim |

SECTION G: CAPITAL ADDITIONS

| | | |
|-----------------|-----------|----------------------|
| Amount insured: | GBP50,000 | each and every claim |
| Deductible: | GBP250 | each and every claim |

SECTION H: BUILDING REGULATIONS AND LAWS

NO COVER GIVEN

SECTION I: PERSONAL ACCIDENT

| | | |
|---------------------|-----------|---|
| Limit of liability: | GBP25,000 | each and every claim, in respect of death, permanent total disablement, loss of a limb or total and irrecoverable loss of sight |
| Limit of liability: | GBP15,000 | each and every claim, in respect of temporary total disablement, sub-limited to GBP100 per week |
| Deductible: | GBP250 | each and every claim |

INSURING CLAUSE 7: BUSINESS INTERRUPTION

SECTION A: ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING

| | | |
|---------------------------|-----------|---|
| Aggregate amount insured: | GBP50,000 | in the aggregate, sub-limits and declared value shown on a separate Declarations page overleaf |
| Deductible: | GBP250 | each and every claim |

SECTION B: ADDITIONAL INCREASED COST OF WORKING

NO COVER GIVEN

SECTION C: GROSS RENTALS

NO COVER GIVEN



SECTION D: CAPITAL ADDITIONS

| | | |
|---------------------------|----------|----------------------|
| Aggregate amount insured: | GBP5,000 | in the aggregate |
| Deductible: | GBP250 | each and every claim |

SECTION E: PROFESSIONAL FEES

| | | |
|---------------------------|-----------|----------------------|
| Aggregate amount insured: | GBP10,000 | in the aggregate |
| Deductible: | GBP250 | each and every claim |

INSURING CLAUSE 8: LEGAL EXPENSES

NO COVER GIVEN

INSURING CLAUSE 9: DIRECTORS AND OFFICERS LIABILITY

NO COVER GIVEN

INSURING CLAUSE 10: LOSS MITIGATION

| | | |
|-------------------------------|------------|----------------------|
| Aggregate limit of liability: | GBP100,000 | in the aggregate |
| Deductible: | GBP0 | each and every claim |

INSURING CLAUSE 11: COURT ATTENDANCE COSTS

| | | |
|-------------------------------|------------|----------------------|
| Aggregate limit of liability: | GBP100,000 | in the aggregate |
| Deductible: | GBP0 | each and every claim |

INSURING CLAUSE 12: REPUTATION AND BRAND PROTECTION

| | | |
|-------------------------------|------------|----------------------|
| Aggregate limit of liability: | GBP100,000 | in the aggregate |
| Deductible: | GBP0 | each and every claim |



COMMERCIAL PROPERTY AND BUSINESS INTERRUPTION SUB-LIMITS

INSURING CLAUSES 6 AND 7 SUB-LIMITS:

The **limit of liability** for:

- INSURING CLAUSE 6 (BUILDINGS DAMAGE, GENERAL CONTENTS DAMAGE and STOCK DAMAGE sections only); and
- INSURING CLAUSE 7 (ACTUAL LOSS SUSTAINED AND INCREASED COST OF WORKING, ADDITIONAL INCREASED COST OF WORKING and GROSS RENTALS sections only);

in respect of each building address is subject to the following sub-limit for each and every claim:

| | BUILDING ADDRESS | BUILDINGS DAMAGE ¹ | GENERAL CONTENTS DAMAGE ² | STOCK DAMAGE ³ | ACTUAL LOSS SUSTAINED and ICOW ⁴ | AICOW ⁵ | GROSS RENTALS ⁶ |
|---|---|-------------------------------|---|---------------------------|---|--------------------|----------------------------|
| 1 | Austin House, Newland Street Witham CM8 2BA UK | NO COVER GIVEN | GBP145,073 (GBP126,150⁷) | NO COVER GIVEN | GBP25,000 | NO COVER GIVEN | NO COVER GIVEN |
| 2 | Newland Street Witham CM8 2BA UK | NO COVER GIVEN | GBP7,130 (GBP6,200⁷) | NO COVER GIVEN | GBP25,000 | NO COVER GIVEN | NO COVER GIVEN |

The **limit of liability** for INSURING CLAUSE 7 (SECTION A only) is further sub-limited in respect of the coverage listed below:

- damage to the property of one of **your** suppliers, other than a supplier of water, gas, electricity, telephone or internet: **GBP25,000** each and every claim
- failure in the supply of water, gas, electricity, telephone or internet to **your premises** for more than 24 consecutive hours: **GBP25,000** each and every claim
- damage to **third party** property within a 10 kilometre or 6 mile radius of **your premises** which prevents access to **your premises**: **25% of the limit of liability for INSURING CLAUSE 7 (SECTION A only)** in the aggregate

¹ BUILDINGS DAMAGE means INSURING CLAUSE 6, SECTION A

² GENERAL CONTENTS DAMAGE means INSURING CLAUSE 6, SECTION B

³ STOCK DAMAGE means INSURING CLAUSE 6, SECTION D

⁴ ACTUAL LOSS SUSTAINED and ICOW means INSURING CLAUSE 7, SECTION A

⁵ AICOW means INSURING CLAUSE 7, SECTION B

⁶ GROSS RENTALS means INSURING CLAUSE 7, SECTION C

⁷ Amounts in bold are the **declared values**



OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact CFC stating the nature of your complaint, the certificate and/or claim number.

You can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN
Telephone: +44 (0)20 7327 5693
E-mail: complaints@lloyds.com

Your complaint will be acknowledged promptly in writing.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:



Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone from outside the UK: +44 20 7964 0500
Telephone from inside the UK: 0800 023 4 567
Fax: +44 20 7964 1001

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.

DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.



You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>



OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the Schedule;
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the Schedule and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy



SPECIFIED ACTIVITIES EXCLUSION CLAUSE

ATTACHING TO POLICY PSO0040456085

NUMBER:

THE INSURED: Prime Appointments Ltd

WITH EFFECT FROM: 01 Aug 2025

It is understood and agreed that the following is added to the
EXCLUSIONS RELATING TO ALL INSURING CLAUSES:

Specified activities

arising directly or indirectly out of the following activities:

Provision of PPE

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE
POLICY**



MEDICAL PERSONNEL PLACEMENTS EXCLUSION CLAUSE (ABSOLUTE)

ATTACHING TO POLICY PSO0040456085

NUMBER:

THE INSURED: Prime Appointments Ltd

WITH EFFECT FROM: 01 Aug 2025

It is understood and agreed that the following amendments are made to the Policy:

1. The following **DEFINITION** is added:

"Healthcare services" means

the provision of:

- a. medical, clinical, mental or other similar healthcare professional services or treatments, including the examination, diagnosis, prognosis, treatment (including the prescription of drugs or therapy) or care of any patient; or
- b. transportation services to any patient.

2. The following is added to the **EXCLUSIONS RELATING TO ALL INSURING CLAUSES:**

Medical personnel placements

arising directly or indirectly out of or in any way relating to the provision of:

- a. any **healthcare services** by **placed personnel**; or
- b. any **business activities** relating to **healthcare services** being provided by **placed personnel**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY