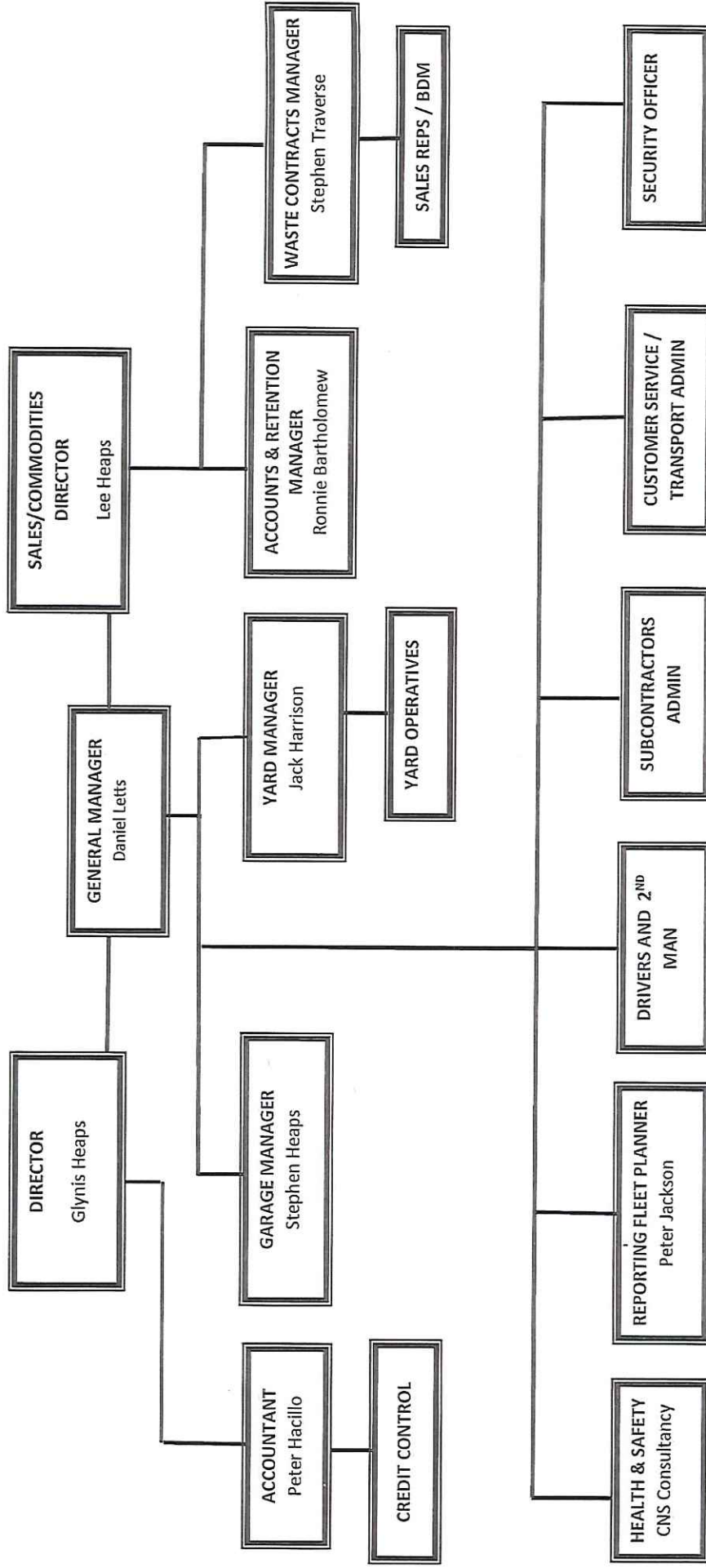




DUTY OF CARE INFORMATION PACK



Management Structure





ENVIRONMENTAL POLICY

Fresco Environmental Limited is a recycling company committed to providing services and products which have minimal impact on the environment. We strive to enhance the image of the Company, and market share within the recycling and waste management industry.

As such we will:

- Comply with the requirements of environmental legislation, relevant standards and codes of practice.
- Monitor and measure performance and continually improve our environmental performance with regard to the Company's operations and service provision.
- Minimise use of natural resources and prevent pollution.
- Raise awareness, encourage participation and train employees in environmental matters.
- Communicate our Environmental Policy to all employees, the public and other interested parties.
- Use this policy as a framework for setting and reviewing our environmental objectives and targets.

This policy will be periodically reviewed for continuing relevance and suitability.

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

Glynis Heaps
Director

January 2024



CUSTOMER CARE POLICY

Fresco Environmental Limited is a recycling and waste management company based in Cheshire.

The company aims to:

- provide Best Value to customer by delivering a comprehensive waste management service with a strong commitment to recycling and preservation of the environment.
- maintain and improve the quality of services offered.
- provide services which are professional, legally compliant, assured, auditable, reliable and reproducible.
- ensure customers are treated with respect, courtesy and understanding.
- provide high levels of customer satisfaction.

This will be achieved with the wholehearted commitment of all Fresco Environmental Limited employees.

Access and support

- Customer service is available to all customers between 9 am and 5pm Monday to Friday.
- All customer service staff are located at our Head Office in Widnes.
- Key accounts are assigned with specific Account Managers to ensure quality and delivery of service.

Managing the process

- All employees are fully trained and competent.
- Customers are contacted on a monthly basis and asked whether they are happy with the level of service they have received.
- Customer queries and complaints are investigated through to successful resolution within the quality management system.
- Customer Satisfaction Surveys are sent out on a regular basis as a proactive approach to improving the quality and delivery of our services, and to ensure we exceed our customer's expectations.

Regular Management Meetings are held to review performance, ensure customer service levels and enable strong communication links across the company.

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

Glynis Heaps
Director
January 2024

QUALITY POLICY

Fresco Environmental believes Quality is all about the degree to which we fulfil the requirements of our customers and employees. This principal guides our actions to deliver products and services that are safe, compliant and preferred by our customers and employees.

At Fresco Environmental, the directors and senior management commit to never compromising on safety, compliance and Quality of our services. We recognise the need to commit to continually improve our Quality Management System for the benefit of our customers, suppliers and employees.

We are committed to improving our Quality performance, including setting Quality objectives.

All Fresco Environmental business and operations will be conducted according to the following principles:

- Comply with all relevant laws and regulations, as well as internal requirements
- Continually challenge ourselves to improve Quality
- Follow a concept of continuous improvement and make best use of resources in all Quality matters
- Communicate the Quality objectives and targets throughout the organisation and interested parties
- Measure the performance against the Quality objectives and targets and communicate the results with employees and interested parties
- Take due care to ensure that activities are safe for employees and subcontractors and others who come into contact with our work
- Work closely with our customers and suppliers to establish the highest Quality standards
- Adopt a forward-looking view on future business decisions which may have Quality impacts
- Train our staff in the needs and responsibilities of Quality Management, as well as their personal development
- Regularly audit our internal processes to ensure that they are being followed and are appropriate
- Implement this Quality Policy through the application of our Quality Management System

All employees of Fresco Environmental have responsibilities for the implementation of this Quality Policy by participating and contributing to its success through their actions

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

GLYNIS HEAPS
Director
January 2024



HEALTH AND SAFETY POLICY

Fresco Environmental Ltd is committed to the continual improvement of Health & Safety performance and its Integrated Management System, effectively and efficiently to meet changing business and regulatory needs.

The company is committed to the prevention of injury and ill health and will provide and maintain safe and healthy working conditions, equipment and systems of work.

Effective management of health and safety is crucial to the business. We must ensure that health and safety arrangements are clear throughout the organisation, implemented and reviewed for adequacy.

We will:

- Comply with all relevant legislation, codes of practice and management systems and strive to improve and achieve a high level of performance.
- Provide sufficient resource to ensure that this policy is effectively implemented and maintained at all levels.
- Assign responsibilities and objectives for health and safety to all levels of management
- Ensure all employees are suitably trained and competent to carry out their duties and responsibilities.
- Involve, consult and encourage commitment and understanding from all employees
- Investigate all incidents or near-misses to ensure effective corrective and preventative action.
- Review performance of the health and safety management system at senior management level to ensure that it remains appropriate to the organisation's OH & S risks and provides a platform for the continual improvement in the management and performance of the OH & S system
- It is the responsibility of every employee to co-operate in the effective implementation of this policy. Each employee must recognise their responsibility in the health and safety of themselves and the health and safety of others which may be affected by their actions.

This policy will be periodically reviewed for continuing relevance and suitability.

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

Glynis Heaps
Director
January 2024

TRAINING POLICY

This policy statement recognises that a competent, motivated and well-trained workforce is essential to continued company success. This policy document is designed to reinforce the commitment to employees' development and outline the framework for its continuance.

It is Fresco Environmental's policy to train and develop all employees by providing appropriate access to relevant opportunities, both internal and external, with requisite support and guidance in line with company objectives.

Training and development is intended to equip employees with the skills, knowledge and understanding to enable them to function in the working environment with competence and confidence. Every manager and supervisor holds a responsibility to ensure that their team has the requisite skillset.

All steps will be taken to ensure equal access to opportunities for training and promotion. Fresco Environmental will endeavour to provide appropriate training to enable staff to perform their jobs efficiently and pursue career development opportunities. Training will be given to all staff that requires it regardless of gender, age, disability, responsibility for dependants, belief, race, religion or ethnic origins, sexuality, pregnancy or maternity and gender.

Fresco Environmental's policy is to provide and maintain all employees with skills, knowledge and understanding that will:

- Ensure that all employees operate effectively at all times, and are fully aware of what is expected of them.
- Foster a culture where "right" actions are carried out first time, and all employees remain cost and quality conscious.
- Provide all employees with agreed and recognised standards of performance expected of them, the basis of regular review and on the job effectiveness.
- Motivate and equip all employees to make their optimum contribution to the achievement of shared goals and tasks.
- Ensure employees conduct their work in a safe and healthy manner.
- Bring all new employees up to the required working performance in a minimum of time, whilst ensuring effective team integration.
- Adopt, and promote, sound training and development practices that support professional co-operation and teamwork at all levels.
- Develop, in the widest sense, the potential of all employees.

This Training Policy Statement will be monitored and formally reviewed for continuous relevance and suitability.

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

Glynis Heaps
Director
January 2024



ETHICAL POLICY

Fresco Environmental Limited is committed to ensuring that all business services are run in a proper, reasonable and ethical way.

As such we aspire, and are dedicated to the provision of the highest quality services to our customers which demonstrate our honesty, integrity and sound business principles.

Our organisation's core values are:

- Partnerships
- Integrity
- Dedication
- Quality

All employees within our organisation are expected to exercise the highest level of integrity in all of their actions both internally to colleagues and externally to our customers, associates and professional acquaintances alike.

We are dedicated to upholding the reputation of the company in order to maintain confidence in all business services ensuring our continuing success in the field of recycling and waste management.

A handwritten signature in blue ink, appearing to read "Glynis Heaps".

Glynis Heaps
Director
January 2024



EQUAL OPPORTUNITIES POLICY

Statement of policy

The aim of this policy is to communicate the commitment of Fresco Environmental to the promotion of equality of opportunity.

It is our policy to provide employment equality to all, irrespective of any of the following protected characteristics:

- Age
- Marital or civil partnership status
- Religious belief or political opinion
- Race (including colour, nationality, ethnic or national origins, or being a member of the Irish Traveller Community)
- Disability (including mental health and people who have been diagnosed as clinically obese)
- Sexual orientation
- Gender (to include gender reassignment)
- Having or not having dependents
- Pregnancy and maternity

We are opposed to all forms of unlawful and unfair discrimination. To include:

- Direct discrimination: discrimination because of a protected characteristic
- Associative discrimination: direct discrimination against someone because they are associated with another person with a protected characteristic. (This includes carers of disabled people and elderly relatives, who can claim they were treated unfairly because of duties that had to carry out at home relating to their care work. It also covers discrimination against someone because, for example, their partner is from another country.)
- Indirect discrimination: when you have a rule or policy that applies to everyone but disadvantages a person with a protected characteristic
- Harassment: Behaviour deemed offensive by the recipient. Employees may claim they find something offensive even when it's not directed at them
- Harassment by a third party: employers are potentially liable for the harassment of staff or customers by people they don't directly employ, such as a contractor
- Victimisation: discrimination against someone because they made or supported a complaint under Equality Act legislation
- Discrimination by perception: direct discrimination against someone because others think they have a protected characteristic

As a constituent element to the promotion of equal opportunities Fresco Environmental Limited requires that all:

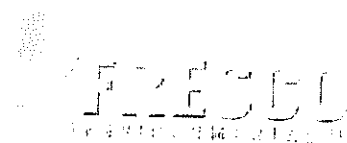
- Job applicants, employees and others who work for us will be treated fairly and will not be discriminated against on any of the above grounds
- Decisions about recruitment and selection, promotion, training or any other benefit will be made objectively and without unlawful discrimination
- Disciplinary sanctions will be made with this equal opportunities policy in the forefront of those decisions



Fresco Environmental Limited recognises that the provision of equal opportunities in the workplace is not only good management practice; it also makes sound business sense. This equal opportunities policy will help all those who work for Fresco Environmental Limited to develop their full potential and the talents and resources of the workforce will be utilised fully to maximise the efficiency of the organisation.

A handwritten signature in blue ink, appearing to read "G. Harper".

Director
January 2024



LICENCES

GOODS VEHICLE OPERATOR'S LICENCE

THIS LICENCE MUST NOT BE ALTERED OR DEFACED IN ANY WAY

Issued to:

Glynis Heaps
FRESCO ENVIRONMENTAL LTD
FRESCO CENTRE
EVERITE ROAD
WIDNES
WA8 8PT

Issued by:

Office of the Traffic Commissioner
North West of England
Hillcrest House
386 Harehills Lane
Leeds
LS9 6NF
0300 123 9000

Goods Vehicle Restricted

Licence number: OC1138107
NOT TRANSFERABLE

This licence is in force from:

24/07/2015

This licence will continue for as long as you continue to meet its terms. However, it will come to an end if you do not pay the necessary continuation fee by the date required. The licence may also face regulatory action including revocation if you operate outside its terms. You have paid for an initial period of five years, which starts with the date the licence was issued. The continuation fee must be paid before the end of the month before that five year period comes to an end and every five years after that. Please see note 1 for further details.

This document is an operator's licence issued under the Goods Vehicles (Licensing of Operators) Act 1995 (the Act). The undertakings recorded in this licence have been given by the licence holder and are considered to be material to the grant of the licence. In the case of a licence first issued before 1 January 1996, the recorded undertakings include statements of intent made by the operator.

The maximum number of motor vehicles and trailers authorised in accordance with section 6 of the Act is:

Motor vehicles	11
Trailers (inc semi-trailers)	6



A handwritten signature in black ink, appearing to read 'S. Evans'.

Traffic Commissioner

Certificate of Registration under the Waste (England and Wales) Regulations 2011

Regulation authority

Name



Address

National Customer Contact Centre
99 Parkway Avenue
Sheffield
S9 4WF

Telephone number

03708 506506

The Environment Agency certify that the following information is entered in the register which they maintain under regulation 28 of the Waste (England and Wales) Regulations 2011.

Carriers details

Name of registered carrier

FRESCO ENVIRONMENTAL LTD

Registered as

An upper tier waste carrier, broker and dealer

Registration number

CBDU44197

Address of place of business

Fresco Environmental Ltd
Everite Road
Widnes
WA8 8PT

Date of registration

20 September 2024

Expiry date of registration (unless revoked)

21 October 2027

This certificate was created on 21 October 2024. These details are correct at the time of certificate generation.

This copy has been issued under Regulation 6 of Waste (England and Wales) Amendment Act 2014 by the Environment Agency. This is copy number 4 of the certificate.

Making changes to your registration

Your registration will last 3 years and will need to be renewed after this period. If any of your details change, you must notify us within 28 days of the change.



CALIBRATION CERTIFICATE TEST RECORD

Gerard's Farm, 2 Church Lane, Wroughtington, Wigan WN6 9SL
07831 461840 / oliver@maguireweighing.co.uk

Tested By: Oliver Maguire

Document ID:

Calibration Date 17/06/24

317005 - 17/06/2024

Site Name : Fresco Environmental Ltd

Test Type: Cal Check - Trade

Machine Location: Everite Road
Widnes
Cheshire

Test Location: Site Address

Serial No: 317005

WA8 8PT

Accuracy Class: III

Units: kg e = 20.000
Max: 50000.000 d = 20.000
Min: 400.000 Divisions: 2500
TestWeights: West Yorks 30.11.23 Substitute: YES
Amount Wts: 20000 kg TW%: 40%

Make: Avery
Model: PMBP - weighbridge
Type: Weighbridge
Size: 15m x 3m
Capacity: 50,000kg
Increments: 20kg
Serial No: 317005
Printer:
Peripheral 1 Flashcard PC link
Peripheral 2
Cable length: 15
Visibility: Window

Indicator Model CSW-20
Make Marco
Test Certificate UK3180
Type Approval UK3180

Load Cell CSP-M
Make Vishay Measurements Gro
Test Cert D09-98.05
Cell Cap: 40t
No of cells: 4

Serial Nos 1 50653098 4 R496969A
2 R497001A 5
3 R497039A 6

Test Weights: (EN45501 3.7.1)

Test Weight Cert 10615

Test Date 30/11/2023

Identification A1-27

Description 25 tonne blocks + small wts

Preliminary Observations:

MaxPreLoad: YES
Max9eBlank: YES
TareDevice: NO
TestDisplay: YES
ExtIndication: NO
TicketTest: YES
PeripheralMark: Correct
TACconditions: YES
MarkingsEtc: Correct
EnvironCon: Fine
LRVisibility: Window

Notes:

Error Tolerances:

≤500e permissible error = 1 e ≤ 10000 kg +/- 20 kg
≥501e to ≤2000e permissible error = 2 e ≥ 10020 to ≤40000 kg +/- 40 kg
≥2001e to 3000e permissible error = 3 e ≥ 40020 to 50000 kg +/- 60 kg

Linearity, Hysteresis and Tare Weighing (EN45501A4.4 and A4.6 Tables 1-7). To include Min, Max and Error change points and one other load.

	Applied:	Indicated	Error:	Error(e):
ZeroLoad:	2000.000	2000.000	0.000	0.00
MinLoad:	4000.000	4000.000	0.000	0.00
200e:	6000.000	6000.000	0.000	0.00
500e:	10000.000	9980.000	-20.000	-1.00
1000e:	16000.000	16020.000	20.000	1.00
HalfMax:	20000.000	20020.000	20.000	1.00
SubLoad (3.7.3):	19800.000	19820.000	20.000	1.00
SubLoad2:	29800.000	29820.000	20.000	1.00
SubLoad3:	39800.000	39820.000	20.000	1.00
FLT:	4220.000			
SubLoad4:	44020.000	44040.000	20.000	1.00
D2000e:	19800.000	19820.000	20.000	1.00
DHalfMax:	20000.000	20020.000	20.000	1.00
D1000e:	16000.000	16020.000	20.000	1.00
D500e:	10000.000	10020.000	20.000	1.00
DMin:	4000.000	4000.000	0.000	0.00

Eccentric Loading Test (EN45501 3.6.2.2)

2	6	3
1	5	4

Error:

CL1Ind: -20.000
CL2Ind: 0.000
CL3Ind: 0.000
CL4Ind: 20.000
CL5Ind:
CL6Ind:
CL7Ind:
CL8Ind:

2	6	7	3
1	5	8	4

CornerLoad: 6220.000
No. of LoadPoints: 4
MPE+/-: 20 kg

Repeatability and suitability for Substitution of Standard weights test (EN45501 3.6.1; 3.7.3) - 3 weighs for Class III

HalfMax1: Max1:
HalfMax2: Max2:
HalfMax3: Max3:
Range: 0.00 Range: 0.00
MPE +/- 40 kg MPE +/- 40 kg

Authorised Signature

Result: PASS

Next Due: 17/06/2025



CERTIFICATES



0060



CERTIFICATE OF REGISTRATION

This Certificate has been awarded to:

Fresco Environmental

Certificate Number

8214

Everite Road
Widnes
WA8 8PT
United Kingdom

Date First Registered

28/12/2018

*In Recognition of the Organisation's Management
System which complies with:*

ISO 9001:2015

Date Certificate Issued

06/12/2021

For the Scope of Activities described below:

Date Certificate Expires

28/12/2024

Waste Management and Recycling Services (pickup, bailing and resale)

This Certificate has been awarded by

WORLD CERTIFICATION SERVICES LTD.

Accredited Office
Station Court, Ormskirk Road,
Aintree, Liverpool, L9 5AA,
United Kingdom
Tel. +44 151 924 7474

Issued By:

G. Slocumbe
Operations Director

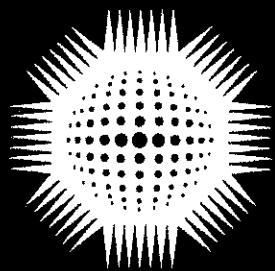
Revision Date:

06/12/2021

Revision 0

*This certificate was issued electronically
and remains the property of World
Certification Services Ltd. The certificate
can be authenticated [here](#).*

*The use of the accreditation mark indicates accreditation in respect of those activities covered by UKAS accreditation
certificate number 0060 and / or ANAB accreditation certificate number MS-3343*



nebosh

NEBOSH National General Certificate in Occupational Health and Safety

This is to certify that

Steven Waygood

was awarded this qualification on

12 July 2024

Rob Hull
Chair

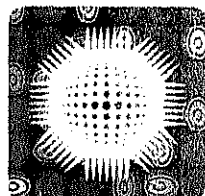
Dee Arp
Accountable Officer

Master log certificate No: 00835489/1444669

SQA Ref: R637 04



Accreditation



**The National Examination Board in
Occupational Safety and Health**

Registered in England & Wales No. 2698100
A Charitable Company Charity No. 1010444

SSIP Approved

Smas Worksafe accreditation

Fresco Environmental Ltd.

Has been checked and verified against the SSIP Core Criteria and UK Health & Safety legislation, and the company has been awarded Smas Worksafe accreditation.

SSIP Approved

Assessment approval date: 09/04/2024

Certificate expiry date: 09/04/2025

Certificate number: 153217

Signed on behalf of:

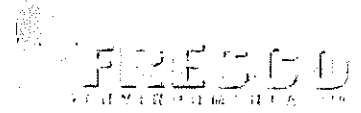
Smas Worksafe



A registered member scheme of
Safety Schemes In Procurement (SSIP)

Full validation of this certificate should be made
via the SSIP Portal www.ssiportal.org.uk





INSURANCE

CAPULUS

Certificate of Motor Insurance

Fresco Environmental Ltd
Everite Road
Widnes
Cheshire
WA8 8PT

Capulus Ltd
Your Insurer is
Alwyn Insurance
Company Limited

Certificate Number CAP/10045456/01

1. Description of vehicles

- (a) Any Motor Vehicle belonging to the Policyholder or hired, leased or lent to the Policyholder excluding vehicles owned by employees of the Policyholder or hired, leased or lent to them.
- (b) Any Motor Vehicle not belonging to the Policyholder nor hired, leased or lent to the Policyholder which is causing an obstruction or otherwise preventing the operation of the Policyholder's business and which is being moved to facilitate the passage of a vehicle.

2. Name of Policyholder

Fresco Environmental Ltd

3. Date and time of commencement of insurance

00:01 hours on 22-05-2024

4. Date and time of expiry of insurance

23:59 hours on 21-05-2025

5. Persons or classes of persons entitled to drive.

- (a) The Policyholder
- (b) Any person who is driving on the Policyholder's order or with the Policyholder's permission. Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

6. Limitations as to use:

- (a) Use for social, domestic and pleasure purposes.
- (b) Use for the Policyholder's business.

7. Exclusions:-

- (1) The Carriage of Passengers and Goods for Hire and Reward
- (2) Self Drive Hire.
- (3) Use in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such events.
- (4) Use whilst drawing a greater number of trailers than is permitted by law.
- (5) Use to secure the release of any motor vehicle which has been seized by or on behalf of any government or public authority Which was not the property of the Policyholder or in the Policyholder's custody or control at the time of seizure.

I hereby certify that 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 and the Island of Alderney.

On behalf of Capulus Ltd



NOTE: For full details of the insurance cover reference should be made to the Policy.

ADVICE TO THIRD PARTIES: Nothing contained in this certificate affects your right as a Third Party to make a claim

This Insurance Certificate provides evidence that motor insurance operates in the United Kingdom for the dates shown and this cover extends to include the compulsory motor insurance requirements of:

- (a) Any member country of the European Union
- (b) Iceland, Norway, Switzerland and Liechtenstein

Ce certificat d'assurance fournit la preuve que l'assurance automobile fonctionne au Royaume-Uni pour les dates indiquées et cette couverture s'étend à la obligations les exigences d'assurance automobile de:

- (a) Tout pays membre de l'Union européenne
- (b) l'Islande, la Norvège, la Suisse et le Liechtenstein

Este certificado de seguro proporciona evidencia de que el seguro del automóvil opera en el Reino Unido para las fechas indicadas y esta cubierta se extiende para incluir la los requisitos obligatorios del seguro del automóvil de:

- (a) Cualquier país miembro de la Unión Europea
- (b) Islandia, Noruega, Suiza y Liechtenstein

Diese Versicherung Zertifikat belegt, dass Kfz-Versicherung in Großbritannien betreibt die Termine angezeigt und dies erstreckt sich auf gehören die Haftpflichtversicherung Anforderungen:

- (a) Jeder Mitgliedstaat der Europäischen Union
- (b) Island, Norwegen, Schweiz und Liechtenstein

Il presente certificato di assicurazione fornisce la prova che il motore di assicurazione opera nel Regno Unito per le date indicate e questa copertura si estende per includere il obbligatori a carico dei requisiti del motore di:

- (a) Ciascun Paese membro dell'Unione europea
- (b) L'Islanda, Norvegia, Svizzera e Liechtenstein



Link House, St Mary's Way, Chesham, Buckinghamshire, England, HP5 1HR
Telephone: 01494 770 700 Facsimile: 01494 774724

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(A copy or copies of this certificate must be displayed at each place of business at which you employ persons covered by this insurance)

Policy Number: CA23L0000057186
Insured: Fresco Environmental Ltd
Date of commencement of insurance: 20/12/2023
Date of expiry of Insurance: 19/12/2024

We hereby certify that subject to paragraph 2 below:

1. This insurance to which this certificate relates satisfied the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney; and
2. The minimum amount of cover provided by this insurance is £5,000,000 any one occurrence.

Signed on behalf of:

Schedule of Insurers

Insurer	Contract	Percentage
HDI Global Specialty SE	01/2022	100.00%

Signed:

C L C Manchester, Chief Executive Officer
Manchester Underwriting Management

IMPORTANT

It is strongly recommended that you store this certificate after expiry in a secure place as a record of insurance as you may still be liable for claims after many years



Link House, St Mary's Way, Chesham, Buckinghamshire, England, HP5 1HR
Telephone: 01494 770 700 Facsimile: 01494 774724

Certificate No:	CA23L0000057186				
Wording:	MUM CLiab 08 23	Date:	19/12/2023		
Insured:	Fresco Environmental Ltd				
Business Description:	Total Waste Management Solutions, Advice, Recycling, Sales of Pallets, Maintainers Of Own Vehicles And Plant Hirers				
Period of Insurance:	Effective Date:	20/12/2023			
	Expiry Date:	19/12/2024	Both dates inclusive		
Limit of Indemnity:	Employers Liability (Section A)	GBP 10,000,000	Operative		
	Public & Products Liability (Sections B&C)	GBP 5,000,000	Operative		
Excess:	Public & Products Liability	GBP 2,500	Each claim or loss and to costs and expenses		
Additional Conditions:	CA0009 - Burning of waste CA0066 - Skip Clause CA0083 - Waste Conditions CA0092 - Personal protective equipment requirement CA0098 - Manual Work Away Exclusion CA0101 - Financial Loss Extension CA0104 - CPA Conditions CA0161 - Complaints Compensation and Privacy UK				
Minimum Deposit 100.00 %	Employers Liability	GBP 12,659.60	plus	12.00 %	IPT
	Public & Products Liability	GBP 11,000.00	plus	12.00 %	IPT
MUM Line:	100.00 % on behalf of Schedule of Insurers (below)				

Manchester Underwriting Management is a trading name of Pen Underwriting Limited which is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311.