AXA

XL Insurance

Angel Risk Management

Policy Renewal

Prepared for: energetika ltd

Policy Schedule

Policy Number	PQ0758980

Insured	energetika ltd
Insured's Address	Unit 12, Gallows Park, Millbrook, Torpoint, Cornwall PL11 3AX

Insured's Business	Industry: Electrical contractor, solar panel installer and EV Chargers (D&C)	
Turnover	Turnover as previously advised	£275,999
	Maximum turnover figure you can reach before you need to tell us	£300,000
Period of Insurance	From: 07 August 2026 To: 07 August 2027 both days at 00:01 a.m.	
Insurer	AXA XL Insurance Company UK Limited under Unique Market Reference B0334SC3342026406	

Professional Liability	Wording	Contractors Design and Professional Services Professional Liability Insurance D&C 11/23
	Limit of Liability	£500,000 each and every **Claim** and in the aggregate (including defence costs and expenses)
	Sub Limits	
	3.4 CDM	£250,000 aggregate
	3.5 Criminal Prosecution	£250,000 aggregate
	3.6 Data Protection Act 1998	£250,000 aggregate
	3.7 Data Protection Act 2018	£50,000 aggregate
	6.1 Asbestos	£250,000 aggregate
	6.34 Toxic Mould	£250,000 aggregate
	Deductible	£500
	Deductible Exceptions	
	3.4 CDM	£1,000 each and every **Claim** Applicable to defence costs and expenses

cont.

Professional Liability	3.5 Criminal Prosecution	£1,000 each and every **Claim** Applicable to defence costs and expenses
	3.6 Data Protection Act 1998	£1,000 each and every **Claim** Applicable to defence costs and expenses
	3.7 Data Protection Act 2018	£1,000 each and every **Claim** Applicable to defence costs and expenses
	6.1 Asbestos	£1,000 each and every **Claim** Applicable to defence costs and expenses
	6.34 Toxic Mould	£1,000 each and every **Claim** Applicable to defence costs and expenses
	Covered Jurisdiction	United Kingdom
	Territorial Limits	Worldwide excluding USA and Canada
	Retroactive Date	26 July 2021

Cyber Liability	Wording	Not Purchased
	Limit of Liability	
	Sub-Limit of Liability	
	Excess	
	Time Excess	
	Covered Jurisdiction	
	Territorial Limits	
	Retroactive Date	

First Response Service Provider	N/A

Directors & Officers	Wording	Not Requested
	2.1 Limit of Liability	
	Defence and Investigation Costs Sub Limits	
	2.1(d) Identity Theft Defence Costs	
	3.29(b) Defence Costs	

cont.

Directors & Officers	3.29(c) Investigation Defence Costs	
	3.29(d) Criminal Prosecution Defence Costs	
	3.29(e) Extradition Proceedings Defence Costs	
	3.29(f) Asset and Liberty Proceedings Defence Costs	
	3.29(g) Pollution Defence Costs	
	3.29(h) Asbestos Defence Costs	
	3.29(i) Public Relations Expenses	
	2.4 Section Extensions	
	(a) Additional Limit	
	(b) Automatic Acquisition Cover	
	(e) Discovery Period	
	(f) Emergency Costs	
	(h) Personal Appointments	
	(i) Regulatory Crisis Costs	
	(j) Retirement Run-Off	
	Deductible	
	Covered Jurisdiction	
	Territory	

Corporate Legal Liability	6.1(a) Limit of Liability	Not Requested
	Defence and Investigation Costs Sub Limits	
	6.1(c) Identity Theft Defence Costs	
	3.29(b) Defence Costs	
	3.29(d) Criminal Prosecution Defence Costs	
	3.29(g) Pollution Defence Costs	
	3.29(h) Asbestos Defence Costs	
	3.29(i) Public Relations Expenses	
	6.4 Section Extensions	
	(a) Automatic Acquisition Cover	
	(c) Data Protection	
	(e) Defence Costs for Breach of Contracts	
	(f) Emergency Costs	
	(g) Fidelity	
	(h) Loss of Documents or Data	

cont.

XL Insurance

Corporate Legal Liability	(i) Pension and Employee Benefits	
	Deductible	
	Covered Jurisdiction	
	Territory	

Employment Practices Liability	7.1 Limit of Liability	Not Requested
	Deductible	
	Covered Jurisdiction	
	Territory	

Premium	£500.00
Insurance Premium Tax at 12%	£60.00
Total Premium	**£560.00**

Date of Proposal	Date of Proposal or Statements of Fact attached

Endorsements	N/A
Subjectivities	N/A

Underwriting Basis	Statements of Fact	PI
	Proposal Form	N/A

For any questions relating to this policy please contact your broker.

Signed:

On behalf of AXA XL Insurance Company UK Limited

Date: 07 August 2026

Legal Helpline

Available Monday to Friday from 9 a.m. to 5 p.m. for general English legal advice on corporate or commercial problems potentially giving rise to a liability under this policy.

Telephone DAC Beachcroft LLP on 0117 918 2755

Advice on the Helpline is at no charge for the first 30 minutes only and is not otherwise recoverable from **Us**. Advice given will not include whether or not there might be a notifiable circumstance or claim under the policy, any issues concerning the validity of the policy, or any policy coverage issues. Calls to the Helpline do not and cannot compromise any form of notification to **Us** such as may be required under this policy.

Notification of Claims and Circumstances to

Angel Risk Management Limited
Ground Floor
Marlborough House
Victoria Road South
Chelmsford
Essex, CM1 1LN
Telephone: 01245 343630
Email: claims@angelriskmanagement.com
Web: www.angelriskmanagement.com

Complaints

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times.

If **You** feel that AXA XL has not offered a first class service or if **You** have any questions or concerns about the policy or the handling of a **Claim You** should, in the first instance, contact **Your** broker through whom this insurance was placed.

If **You** are unable to resolve the situation and wish to make a complaint, **You** can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE
20 Gracechurch Street
London
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487
E-mail: axaxlukcomplaints@axaxl.com

XL Catlin Services SE acts on **Our** behalf in the administration of complaints.

Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

Telephone Number: 0800 0234 567
E-mail: complaint.info@financial-ombudsman.org.uk

Further details will be provided on request and at the appropriate stage of the complaints process.

STATEMENTS OF FACT for risk number PQ0758980 Dated: Friday, 7 August 2026

Applicant: energetika ltd

IMPORTANT INFORMATION FOR **YOU**

In making this offer of insurance the **We** have relied upon the information provided by or on **Your** behalf which is set out in the Statement of Facts below. Please therefore ensure that **You** have made proper enquiries, checked the Statement of Facts carefully and inform **Us** immediately if it contains any errors or if any of the information required by **Us** prior to inception of the policy has changed.

If it later transpires that:

(a) any of the information contained in the Statement of Facts was known or ought reasonably to have been known to be incorrect or has been misrepresented; or

(b) any information which **We** required was not disclosed

then **We** reserve the right to modify the policy terms and conditions, charge an extra premium or to declare the policy void from the beginning.

Words specially defined in bold type are defined in the policy wording and have the same meaning wherever they appear.

IN RESPECT OF PROFESSIONAL LIABILITY
YOU CAN CONFIRM THAT

All **Your** turnover has been in the past and is expected in the future derived solely from clients within the United Kingdom and member states of the European Union; and

70% or more of all **Your** turnover for the last completed year was derived from clients based in the United Kingdom; and

70% or more of all **Your** turnover for the current year is expected to be from clients based in the United Kingdom; and

Your turnover did not exceed £1,000,000 in the last 3 years; and

The Total Contract Values for any one project do not exceed £5,000,000 in all; and

Less than 10% of **Your** turnover is generated from Design or Supervision work or where **You** are responsible for any Design or Supervision but employ subcontractors; and

Contracts and/or terms of engagement are always used and confirmed in writing; and

All changes to work orders or specifications are always confirmed in writing; and

You have not provided or been responsible (including contractually) for providing any advice, design, specification, inspection, supervision or professional business services in any way related to or in connection with *facade material* (including but not limited to cladding, insulation and wall panelling); and

You have been established for more than 3 years or have at least 3 years relevant experience and/or professional qualifications for the industry selected; and

You are not connected or associated (financially) with any other business or concern, nor are **You** a member of a consortium, nor have **You** entered into any joint ventures; and

During the past 6 years (or since **You** commenced trading, if less) **Your** name has not been changed nor have **You** acquired any other business or concern, nor have **You** participated in any merger or consolidation; and

You do not require coverage for any other past, present or future activity, which is different from the **Business** shown on the Quotation and the **Schedule**; and

None of **Your** activities / turnover involve:

- one or more of the countries on the **AXA XL Sanctions Watchlist** https://axaxl.com/-/media/axaxl/files/pdfs/sanctions-watchlist--external-for-third-parties.pdf; and / or
- arms or military equipment; and

Other than a renewal of the policy **You** are NOT presently insured with AXA or AXA XL Insurance Company UK Limited; and

No proposal for similar insurance made by or on behalf of **You** or **Your** business or other activity, or any predecessors of **You** or **Your** business or other activity, or any principal, partner or director of **Yours** has been declined in the past nor has such insurance been cancelled, renewal refused or had any special terms imposed (other than general market increases); and

You have Professional Liability insurance currently in place; and

What is the retroactive date? 26/07/2021

After full enquiry **You** are **NOT** aware of any fraud, dishonesty, bankruptcy or administration order applicable to any of **Your** principals, partners, directors or employees, past or present; and

After full enquiry**You** are **NOT** aware of any claim(s) that have been made against **Your** business or against any of **Your** principals, partners, directors or employees whilst engaged in **Your** current business or any other activity; and

After full enquiry **You** are **NOT** aware of any circumstance or incident which has or could result in any claim being made against **Your** business or against any of **Your** principals, partners, directors or employees, whilst engaged in **Your** current business or any other activity.

YOU CAN CONFIRM THAT

DATA PROTECTION

You give **Us** or **Our** representatives consent to use the information **We** may hold about **You** for the purpose of providing insurance and handling claims and to process sensitive personal data about **You** where this is necessary in compliance with the Data Protection Act 2018 (DPA 2018). This may necessitate providing such information to third parties.