



Dear Customer,

Re: Quality Guarantee Statement

Thank you for choosing 33 Carat, where innovation meets tradition. With our 25 years of expertise and quality grading, our lab-grown diamond jewellery is uniquely crafted specially for you, setting a new standard for sustainability and sophistication. All jewellery pieces are guaranteed by 33 Carat Ltd, and we offer a 30-day money back guarantee if the product is not what has been declared by 33 Carat at the point of purchase. Jewellery appraisal which must be conducted by a third-party reputable appraiser, which can be done free of charge for any jewellery worth over £2,000.

We hope you enjoy your piece of jewellery and look forward to serving you again in the near future.

Thank you.

Regards,

 

Mr. Deepak Poddar

Director



FARADAY



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)

Insurance Policy No: JBW00000841

1. Name of policy holder: 33 Carat Ltd and Poddar Group Ltd
2. Date of commencement of insurance policy: 20th May 2024
3. Date of expiry of insurance policy: 19th May 2025

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).

Signed on behalf of Berkshire Hathaway International Insurance Limited (Authorised Insurers)

Christopher Thorne
Chief Underwriting Officer
Syndicate 435 at Lloyd's
For and behalf of Faraday Underwriting Limited

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 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. (Paragraph 2(b) does not apply and is deleted.)

Note The information below this line does not form part of the statutory certificate. Syndicate 435 on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary T H March & Co Limited, Empire House
131 West Nile Street, Glasgow, G1 2RX

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



ENDORSEMENT ATTACHING TO AND FORMING PART OF CERTIFICATE NUMBER: JBW00000841
IN THE NAME OF: 33 Carat Ltd and Poddar Group Ltd

It is hereby noted and agreed that with effect from 23rd September 2024 the limit of indemnity under Section Eight (Public/Products Liability) is increased from £2,000,000 to £5,000,000.