



TO WHOM IT MAY CONCERN

18 May 2017

Dear Sirs

Acorn Transport & Plant Hire Ltd, The Squirrels, Grovelands Farm, Colesden Road, Wilden, Beds MK44 2QW

We are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Business Activities: Operator of waste recycling centre, skip hirer, plant, equipment & machinery hirer, suppliers of primary aggregates, recycled materials, topsoil & other associated materials, haulage contractors including plant, equipment & portable building movement, ground worker and property owner

Employer's Liability

Insurer: ACE European Group Ltd t/a Chubb (via Fusion Insurance Services)

Policy Number: ATWT\569215

Period of Insurance: 15/05/17 to 14/05/18 inclusive

Cover Basis: Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.

Limit of Indemnity: £10,000,000 any one occurrence, costs inclusive
Sublimits:
Terrorism - £5,000,000 any one occurrence, costs inclusive
Asbestos - £5,000,000 any one occurrence, costs inclusive

Public/Products Liability

Insurer: ACE European Group Ltd t/a Chubb (via Fusion Insurance Services)

Policy Number: ATWT\569215

Period of Insurance: 15/05/17 to 14/05/18 inclusive

Cover Basis: Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business, including products sold or supplied

Towergate

Adams Tingle House, Kettering Parkway West, Kettering, Northamptonshire, NN15 6XW

Tel: **01536 486700** Fax: **01536 486786**

www.towergate.com

Towergate is a trading name of Towergate Underwriting Group Ltd. Registered in England No. 4043759

Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority

Data: Company 16.7.14



Limit of Indemnity: £5,000,000 any one occurrence in respect of Public Liability
£5,000,000 any one occurrence and in the aggregate in respect of Product Liability

Excess: £1,000 each & every claim in respect of third party property damage

We can confirm that both sections include the "Indemnity to Principals Clause"

Excess Public & Products Liability

Insurer: QBE Insurance (Europe) Ltd (via Fusion Insurance Services)

Policy No: QXL\573738

Period of Insurance: 15/05/17 to 14/05/18 inclusive

Cover Basis: Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business, including products sold or supplied

Limits of Indemnity: £5,000,000 over £5,000,000 any one occurrence respect of Public Liability
£5,000,000 over £5,000,000 any one occurrence and in the aggregate in respect of Product Liability

We can confirm that the above policy includes the "Indemnity to Principals Clause"

Contract Works

Insurer: Allianz Insurance plc

Policy Number: 26/NT/176225963/5

Period of Insurance: 15/05/17 to 14/05/18 inclusive

Cover Basis: Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible.

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Policy Limits:	1. Contract Works - any one contract	£ 60,000
	2. Own Plant	£592,500
	3. Plant hired in – any one claim	£200,000
Excess:	£500 each and every claim, increased to £1,000 for Malicious Damage or Theft	

We can confirm that the above policy includes the “Indemnity to Principals Clause”

Goods in Transit

Insurer:	CNA Insurance Company Ltd
Policy Number:	R00101206
Period of Insurance:	15/05/17 to 14/05/18 inclusive
Cover Basis:	All Risks including Theft (Full Responsibility)
Limit of Indemnity:	£300,000 any one item, £600,000 any one vehicle and £750,000 any one claim in respect of machinery, plant, equipment & portable temporary buildings
Excess:	£2,500 each and every claim

Motor Fleet

Insurer:	Aviva Insurance Ltd
Policy Number:	66FLW7229678
Period of Insurance:	15/05/17 to 14/05/18 inclusive
Cover Basis:	Comprehensive
Limit of Indemnity:	£5,000,000 in respect of third party property damage and unlimited in respect of third party death or bodily injury
Excess:	£250 accidental damage, fire, theft & glass

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All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Liz Miller

Liz Miller | Dip CII | Corporate Account Handler

☎ 01536 486739 (DD)

✉ liz.miller@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.

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