



**TO WHOM IT MAY CONCERN**

14th May 2020

Name of Insured: **Acorn Transport & Plant Hire Ltd**

Principal Address: **The Squirrels, Grovelands Farm, Colesden Road, Ducks Cross, Wilden, Bedfordshire, MK44 2QW**

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, 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: Chubb European Group Ltd (via Geo Underwriting Services Ltd t/a Geo Specialty)

Policy Number: P01049/2019/LC

Period of Insurance: 15/05/20 to 14/05/21 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: Chubb European Group Ltd (via Geo Underwriting Services Ltd t/a Geo Specialty)

Policy Number: P01049/2019/LC

Period of Insurance: 15/05/20 to 14/05/21 inclusive



**Towergate Insurance Brokers**

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Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 1 Minster Court, Minsing Lane, London EC3R 7AA.



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

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: Aviva Insurance Ltd (via Geo Underwriting Services Ltd t/a Geo Specialty)

Policy No: P01050/2019/AV

Period of Insurance: 15/05/20 to 14/05/21 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/CS/28731272/05

Period of Insurance: 15/05/20 to 14/05/21 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.

Policy Limits:	1. Contract Works - any one contract	£ 60,000
	2. Own Plant	£875,500
	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:	15/05/20 to 14/05/21 inclusive
Cover Basis:	All Risks including Theft (Full Responsibility)
Limit of Indemnity:	£300,000 any one item, £600,000 any one vehicle and £900,000 any one claim in respect of machinery, plant, equipment & portable temporary buildings

### **Motor Fleet**

Insurer:	Aviva Insurance Ltd
Policy Number:	66FLW7229678
Period of Insurance:	15/05/20 to 14/05/21 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 increasing to £500 in respect of Commercial Vehicles £250 windscreen

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

A handwritten signature in blue ink, appearing to read 'Lee Gebhard', with a long horizontal flourish extending to the right.

Lee Gebhard Cert CII

Account Handler

**Towergate**

Direct Dial: 01604 657341

Email: [lee.gebhard@towergate.co.uk](mailto:lee.gebhard@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.