



TO WHOM IT MAY CONCERN

6th May 2025

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, grab hire, 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/As Geo)

Policy Number: CCACOR44331

Period of Insurance: 15/05/25 to 14/05/26 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/As Geo)

Policy Number: CCACOR44331

Period of Insurance: 15/05/25 to 14/05/26 inclusive

Towergate Insurance Brokers

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Registered address: 1 Minster Court, Mincing 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"

This policy extends to remove the Fuel Tanks at the BP service station (petrol station) in Biggleswade Road , Potton

Excess Public & Products Liability

Insurer: CNA Insurance Company Ltd

Policy No: ETXS/7042739

Period of Insurance: 15/05/25 to 14/05/26 inclusive

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"

Excess Employers Liability

Insurer: CNA Insurance Company Ltd

Policy No: ETXS/7042739

Period of Insurance: 15/05/25 to 14/05/26 inclusive

Limits of Indemnity: £10,000,000 over £10,000,000 any one occurrence respect of Employers Liability

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

Contract Works

Insurer: Allianz Insurance plc

Policy Number: CS28731272

Period of Insurance: 15/05/25 to 14/05/26 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	£175,000
	2. Own Plant	£1,200,000
	3. Plant hired in – any one claim	£150,000

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: 15/05/25 to 14/05/26 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: 15/05/25 to 14/05/26 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

£15,000,000 over £5,000,000 third party property damage provided by AIG

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



Lee Gebhard Cert CII
Commercial Team Manager

Towergate

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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.