



TO WHOM IT MAY CONCERN

24TH September, 2014

Dear Sirs,

ABC Building & Maintenance Contractors Ltd

As far as we are aware and based on the information provided to us, we are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Employer's Liability

Insurer: QBE Insurance (Europe) Ltd via Towergate Underwriting Liability and Construction

Policy Number: WT/115663

Expiry Date: 25TH September 2015

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

Public/Products Liability

Insurer: QBE Insurance (Europe) Ltd via Towergate Underwriting Liability and Construction

Policy Number: WT/115663

Expiry Date: 25TH September 2015

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 and in the aggregate in respect of Product Liability

Excess: £500 applies in respect of each and every claim for loss or damage increasing to £1,000 for each and every claim involving use of heat and underground services. We can confirm that both sections include the "Indemnity to Principals Clause"



Towergate Insurance

Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD

Tel: 0844 892 1331 Fax: 0844 892 1332

www.towergaterisksolutions.co.uk





Contract Works

Insurer: QBE Insurance (Europe) Ltd via Towergate Underwriting Liability and Construction

Policy Number: WT/115663

Expiry Date: 25TH September 2015

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. Any one contract - £400,000

Excess: £500 applies in respect of each and every claim for loss or damage
£1,000 applies in respect of each and every claim for damage caused by theft or malicious persons

Professional Indemnity insurance can be included at an additional cost, please contact us if this is required.

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 sincerely,

Ahsha Osborne-Sutton, Cert CII
Commercial Account Handler
01708 333861
Email: ahsha@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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