



TO WHOM IT MAY CONCERN

1 October 2018

Dear Sirs

Insured: V W J Earthmoving Limited

Business Description: Aggregate Merchant, Muck away Contractor & Haulage Contractor

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

Motor Insurance

Insurer: The New India Assurance Company Limited via Century Underwriting Ltd

Policy Number: CENNI/002239

Expiry Date: 30 September 2019

Cover Basis: Comprehensive

Limit of Indemnity:

Third party injury	Unlimited per event / unlimited in the aggregate
Third party property damage (excluding cars)	£5,000,000 per event / unlimited in the aggregate
Third party property damage (cars only)	£20,000,000 per event / unlimited in the aggregate

Territorial Limits: UK only

Excess:

Windscreen	£250
Accidental Damage, Fire & Theft	£250

Drivers:

The following persons or classes of persons are entitled to drive:

Any authorised & licenced drivers aged 25 years to 70, with a full relevant driving licence for at least 2 years

Any authorised & licenced drivers aged 30 years to 70, with a full relevant driving licence for at least 2 years in respect of V1CWJ

Combined Liability

Insurer: RSA

Policy Number: CHI/0916/002621

Expiry Date: 30 September 2019

Cover Basis: **Employers Liability**

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.

Public Liability

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: Employers Liability
£10,000,000 any one occurrence, costs inclusive

Public Liability
£5,000,000 any one occurrence, costs inclusive

Products Liability
£5,000,000 in the aggregate, costs inclusive

Territorial Limits: United Kingdom, Channel Islands and Isle of Man or while temporary outside these territories arising out of and in the course of employment by you in the business

Excess: £250 third party property damage each and every claim

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.

DISCLAIMER

Details of the policyholder's insurance cover as set out are provided for information purposes only. Under no circumstances should this information be used in whole or in part for any other purpose, including but not limited to commercial gain. Whilst the information has been prepared in good faith, no representation or warranty, express or implied, is or will be made and no responsibility or liability is or will be accepted by Torgate Underwriting Group Ltd or any of its holding or subsidiary companies or by any of its respective officers, employee or agents in relation to the accuracy or completeness of the same to any third party.

Yours faithfully

P.P. 

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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.