



TO WHOM IT MAY CONCERN

1st October 2021

Dear Sirs

Insured: VWJ Earthmoving Limited &/or VWJ Holdings Limited

Business Description: Haulage and Muck Away Contractor (excluding carriage / handling / storage of hazardous goods), Aggregate Merchant and Road Sweeping

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: Century Insurance Underwritten by New India Insurance Ltd

Policy Number: CENNI/002239

Expiry Date: 30th September 2022

Cover Basis: Insurers will indemnify the above client on a Comprehensive, Third Party Only and Laid Up Fire & Theft basis.

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 (Excluding young and / or inexperienced drivers)	£500

Drivers: Excluding Drivers aged Under 25 or aged over 70 or between 25 and 70 but with less than 2 years driving experience other than Paul Tibbot (LIC 12/8/20) & Anthony Copeland (LIC 3/9/21)

Excluding Drivers aged Under 30 or aged over 70 or between 30 and 70 but with less than 2 years driving experience in respect of V1CWJ

Excluding Drivers who have more than 9 penalty points on their driving licence unless Agreed by Underwriters

Excluding Drivers who have received any AC, BA, CD, DD, DG, DR, IN, TT or UT convictions on their driving licence within the last five years unless Agreed by Underwriters

Combined Liability

Insurer: Royal & Sun Alliance Plc

Policy Number: CHI/0916/002621

Expiry Date: 30th September 2022

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: UK Only

Excess:	Plant / Crane Hire	£500.00	Each & Every Claim
	All Other Activities	£250.00	Each & 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 is 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 Towergate 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 sincerely

A handwritten signature in black ink, appearing to read 'Ben Jackson', written on a light-colored background.

Ben Jackson
Corporate Administrative Assistant
ben.jackson@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.