



TO WHOM IT MAY CONCERN

3rd October 2022

Dear Sirs,

Insured: VWJ Holdings Limited & VWJ Earthmoving Limited

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

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: Direct Commercial Limited

Policy Number: TBC

Expiry Date: 30/09/2023

Cover Basis: Insurers will indemnify the above client on a Comprehensive basis

Limit of Indemnity: Third Party Injury Unlimited per Event / Unlimited in the Aggregate

Third Party Property Damage £5,000,000 per Event/Unlimited in the Aggregate
(excluding Cars)

Third Party Property Damage £20,000,000 per Event / Unlimited in the Aggregate
(Cars Only)

Territorial Limits: UK Only

Excess: Windscreen £500.00

Accidental Damage, Fire & Theft
(Excluding Young & / or Inexperienced Drivers) £500.00

In respect of Tipping £1,000.00

Drivers: Please refer to the policy wording.

Combined Liability

Insurer: AXA Insurance UK PLC

Policy Number: CHI/0916/002621

Expiry Date: 30/09/2023

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

Excess: Property damage £250 each event
Clean up costs The first 10 per cent of any one Sudden Pollution or Contamination Incident subject to a minimum contribution by the Policyholder of £2,500 and a maximum contribution of £25,000.

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 faithfully,

Adam Peat

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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