



TO WHOM IT MAY CONCERN

06/10/2023

Name of Insured: VWJ Earthmoving Limited &/or VWJ Holdings Limited
Business Description: Haulage and Muck Away Contractor (excluding carriage / handling / storage of hazardous goods), Aggregate Merchant

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:

Motor Insurance

Insurer: Administered by Direct Commercial Limited, Underwritten by Great Lakes Insurance UK Limited

Policy Number: A20792

Expiry Date: 30/09/2024

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

Limit of Indemnity:

Limits of Liability	Insured (£)
Third Party Injury	Unlimited per event / Unlimited in 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	£500
Accidental Damage, Fire & Theft	£500
In respect of tipping	£1000



Towergate Insurance Motor
Towergate House, Euston Park, Euston Way, Telford, Shropshire, TF3 4LY
Tel: 0344 892 1434 Fax: 0344 892 1447
www.towergateinsurance.co.uk/transport



Combined Liability

Insurer: Underwritten by AXA Insurance UK PLC

Policy Number: CHI/0916/002621

Expiry Date: 30/09/2024

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:

Insured Condition	Contractual Limit
Public liability	£5,000,000 any one event
Products liability	£5,000,000 any one period of insurance
Employers Liability	£10,000,000 any one occurrence

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.

Yours faithfully

Callum Roberts

Callum.roberts@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.