

Our Ref: LAM/Com/Construction

29th September 2017

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

Re: Rowarth Civils Ltd

I write to confirm that Contractors All Risk Insurance for the above named company has been arranged on the following basis:-

Business Description:	Groundworks & Civil Engineering Contractors
Insurer:	Lloyds of London
Period of Insurance:	1 st October 2017 – 30 th September 2018
Policy No:	To be issued

Limits of Indemnity:	
Employers Liability	£10,000,000

Basis of Cover: Indemnity for your legal liabilities to employees consequent upon death or bodily injury arising out of or in the course of each person's employment. Cover includes legal costs and expenses incurred in defending prosecutions under Health and Safety legislation.

Public Liability / Products	£10,000,000
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Basis of Cover: Indemnity for your legal liability for injury to the public or loss of or damage to property not owned by you or in your custody or control and, if applicable, Indemnity for accidental bodily injury sustained by or accidental loss of or damage to the property of Third parties arising from defects in goods you manufacture, sell supply, test, service or maintain.

Contract Works –

Maximum Contract Value:	
(Standard limit)	£1,000,000

Insured: Permanent or Temporary materials incorporated or for incorporation therein for which the insured is responsible.

Own Plant Sum Insured:	£nil
Employee Tools Cover:	£5,000
(Maximum any one employee £1,000)	
Scaffolding & Access Towers:	£5,000

Hired in Plant Charges:	£120,000
Maximum Value of any one item	
Hired in Plant:	£100,000
Limit per incident for claims	
in respect of Hired in Plant:	£500,000

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,
M&DH INSURANCE SERVICES LTD



Lee Mounsey Cert CII
Commercial Insurance Consultant