



TO WHOM IT MAY CONCERN

13th February 2020

Name of Insured: Tower Asphalt Limited
Principal Address: 1 London Road, Rayleigh, Essex, SS6 9HN

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:

Employers' Liability

Insurer: Aviva Insurance Limited placed through Touchstone Underwriting Limited
Policy Number: T2012021313070239
Cover Basis: 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.
Cover Period: 14th February 2020 to 13th February 2021
Indemnity Limit: £10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer: Aviva Insurance Limited placed through Touchstone Underwriting Limited
Policy Number: T2012021313070239
Cover Basis: 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.
Cover Period: 14th February 2020 to 13th February 2021
Indemnity Limit: £1,000,000 any one occurrence
Excess: £2,500



Towergate Insurance Brokers
Unit 2, Grovelands Business Centre, Boundary Way
Hemel Hempstead, Hertfordshire HP2 7TE
Tel: 01992 515 200 www.towergate.com



Products Liability

Insurer:	Aviva Insurance Limited placed through Touchstone Underwriting Limited
Policy Number:	T2012021313070239
Cover Basis:	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 for products sold or supplied.
Cover Period:	14 th February 2020 to 13 th February 2021
Indemnity Limit:	£1,000,000 in the aggregate

Public and Products Liability (Excess Layer)

Insurer:	XL Catlin Insurance Company UK Limited placed through David Oliver
Policy Number:	To be advised
Cover Basis:	As Public & Products Liability
Cover Period:	14 th February 2020 to 13 th February 2021
Excess layer:	£1,000,000
Primary indemnity limit:	£1,000,000

Public and Products Liability (Excess Layer)

Insurer:	Lloyd's - D L Dale Syndicate 2525 placed through Bishopsgate Insurance Brokers Limited
Policy Number:	To be advised
Cover Basis:	As Public & Products Liability
Cover Period:	14 th February 2020 to 13 th February 2021
Excess layer:	£3,000,000
Primary indemnity limit:	£2,000,000

Contract Works

Insurer:	Aviva Insurance Limited placed through Touchstone Underwriting Limited
Policy Number:	T2012021313070239
Cover Basis:	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible.
Cover Period:	14 th February 2020 to 13 th February 2021
Maximum value any one contract (£)	£600,000
Policy Limits	
Any One Contract	£600,000
Own Plant	£ 10,000
Plant hired in -	
a) Single item limit	£250,000
b) Annual Hiring Costs	£100,000

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



Panny Theocharides
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Towergate Insurance
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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.