



TO WHOM IT MAY CONCERN

12 April 2016

Dear Sirs,

Insured: G & B Finch Ltd &/or G & B Finch Holdings Ltd &/or L S and S R Finch

Business Description: Haulage Contractor, Property Owner, Recycling & Sales of Aggregates & Concrete, Quarry Owner & Operator, Concrete Batching Plant Production, Menage Construction

Based on the information provided to us, we are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Combined Liability

Insurer: Royal Sun Alliance

Policy Number: CHI/0414/002221

Expiry Date: 10 April 2017

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: United Kingdom, Channel Islands and Isle of Man or while temporary outside these territories arising out of and in the course of employment by you in the business

Main Restrictions/Exclusions:
Terrorism either directly or indirectly.
All others are contained within the full Policy Wording.

Excess: £500 Third Party Property Damage each and every claim increasing to £1,000 in respect of menage construction and underground services

Endorsement

Underground Services Exclusion and Policyholder's Contribution

The indemnity provided by Part 2

A) will not apply to legal liability which has arisen out of or in connection with loss of or damage to underground services unless reasonable efforts are made to locate all underground services traversing the site and

B) is subject to the Policyholder not undertaking any excavation within 1 metre of the location of ducts cables and pipelines except when excavating with hand held tools and

C) is subject to a Policyholder's Contribution in respect of loss of or damage to underground services of £1,000

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.

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



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Vicky Palermo

Broking Account Hander

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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.