



TO WHOM IT MAY CONCERN

16th April 2021

Dear Sirs,

Insured: G & B Finch Ltd and/or G & B Finch Holdings Ltd

Business Description: Haulage Contractor, Property Owner, recycling & sale of aggregates, Manufacture and supply of concrete, quarry owner & operators and groundworks

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: AXA Insurance

Policy Number: YBFLE6900212

Expiry Date: 10/04/2022

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

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

Windscreen claims are limited to £100 should a non-approved windscreen supplier be used.

Also, You must ensure the advanced driver assistance system within your windscreen is recalibrated by us or a qualified technician following a windscreen replacement or repair on your policy

| | |
|--|------|
| Accidental Damage, Fire & Theft (Excluding Young & / or Inexperienced Drivers) | £500 |
|--|------|

Please refer to the Policy Summary for details of Young or Inexperienced Drivers excesses.

Drivers: Any authorised and licensed driver ages 25 and above* (to include Craig Hughes & Kieran Pledger, all of whom are restricted to driving vehicles up to and including a gross vehicle weight of 3.5 tonnes).

*Any authorised and licensed driver ages 25 and above who has held their full UK / EU license (appropriate for the category of vehicle being driven) for a minimum 2 years in respect of: AB16 GBF

*Any authorised driver aged 30 and above who has held their full UK / EU license (appropriate for the category of vehicle being driven) for a minimum 2 years in respect of: P11 CAX and F1NCH

Trailer Cover: Any trailer that has been declared to AXA and is owned by you or is in your custody and control whilst attached to your vehicle or detached and located at a premises owned by your or at a location approved by AXA.

The maximum amount AXA will pay in respect of loss or damage to a trailer is £50,000.

Goods in Transit

Insurer: Underwritten by Royal & Sun Alliance Insurance PLC

Policy Number: CHI042019/000230

Expiry Date: 10/04/2022

Cover Basis: Insurers will indemnify the above client in respect of loss or damage to goods carried by the insured vehicle(s) and for additional costs incurred in transporting perishable goods in an alternative vehicle following an insured incident.

Limit of Indemnity:

| Insured Condition | Contractual Limit |
|--------------------------|--------------------------|
| Full Responsibility | £300,000 per Load |

Event Limit: £350,000

Territorial Limits: British Isles

Excess: £50 in respect of Full Responsibility Cover (Maximum Load Limit £12,500)
£250 All Other Claims

Combined Liability

Insurer: Underwritten by XL AXA administered by Thames Underwriting Ltd

Policy Number: TBC

Expiry Date: 10/04/2022

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:

| | Per Event | Annually in the Aggregate | Terrorism |
|----------------------|------------------|----------------------------------|------------------|
| Employers' Liability | £10,000,000 | Unlimited | £5,000,000 |
| Public Liability | £5,000,000 | Unlimited | |
| Products Liability | £5,000,000 | £5,000,000 | |

Main Restrictions/Exclusions:

Full terms and conditions contained within insurer schedule and policy wording.

Excess: £2,500.00 Each & Every Damage and Injury Claim

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,



Nikki Crutchley

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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.