



**TO WHOM IT MAY CONCERN**

13<sup>th</sup> April 2022

Dear Sirs,

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

**Business Description:** Haulage Contractor. Inert Waste Transfer, Recycle & Sale of Material. Concrete Batching Manufacture, Sale & Delivery of RMC products. Minerals Quarry Owner & Operator. Ground Workings Contractors. Plant Hire (Non CPA) & Property Owner.

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:** 09/04/2023

**Cover Basis:** Insurers will indemnify the above client on a Comprehensive / Third Party Only / Laid Up Fire & Theft and Uninsured Loss Recovery basis

**Limit of Indemnity:**

Third Party Injury	Unlimited per Event / Unlimited in the Aggregate
Third Party Property Damage (excluding Cars)	£10,000,000 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  
(Excluding Young & / or Inexperienced Drivers) £500

Excess increased by £1,000 in respect of AB16 GBF  
Excess increased by £500 in respect of FA07 YTM & WRD70Y  
Excess increased by £500 whilst your vehicles are being used by Shaun Cuncannon  
Excess increased by £3000 whilst your vehicles are being used by George Mead

**Drivers:** Please refer to policy schedule.

Trailer Cover: Any trailer that has been declared to us 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 you or at a location approved by us.

The maximum amount AXA will pay in respect of loss or damage to a trailer is £60,000

### **Goods in Transit**

Insurer: Underwritten by Royal & Sun Alliance Insurance PLC

Policy Number: CHI042019/000230

Expiry Date: 10/04/2023

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:

<b>Insured Condition</b>	<b>Contractual Limit</b>
Full Responsibility	£300,000 per Load

Event Limit: £350,000

Territorial Limits: **British Isles**

Excess: Full Responsibility Cover up to a Limit of £12,500 per Vehicle £50.00 Each Claim  
All Other Claims £250.00 Each Claim

### **Combined Liability**

Insurer: Underwritten by XL AXA administered by Thames Underwriting Ltd

Policy Number: TUX/2021/1697

Expiry Date: 10/04/2023

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

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,

Rebecca Tilt



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**Towergate Insurance - Motor Division**

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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