

JCB Insurance Services Ltd  
Lakeside Club, Rocester  
Staffordshire ST14 5HY  
Tel: 01889 590219

Email: [insurance@jcb.com](mailto:insurance@jcb.com)  
[www.jcbinsurance.com](http://www.jcbinsurance.com)

To Whom It May Concern

SMITH01  
12/07/2023

re: **Our Insured** : **Smith's (Gloucester) Ltd & Subsidiaries**  
**Address** : **Alkerton Court**  
: **Eastington**  
: **Stonehouse**  
: **Gloucestershire**  
: **GL10 3AQ**

With reference to the above client, we confirm brief details of their insurances are as follows:

**BUSINESS DESCRIPTION:** Plant Hirers, Civil Engineers, Hauliers, Skip Hire, Waste Transfer Station Operators, Demolition Contractors, Quarry Owners, Agricultural Contractors, Commercial & Domestic Landscaping, House Builders, Event Waste Management, Ground Remediation, CCTV Drainage Surveyors, End of Life Vehicle Dismantling and IT Recycling, Aggregate Recycling and Extraction, Training both in house and Third Party, Asbestos Removal and Surveying.

**Policy Period for all policies noted: 12th July 2023 to 11th July 2024 inclusive**

Public / Products Liability / Contract Works

Insurer : Aspen Insurance  
Policy No : B0241GC1049050 / B0241GC104907Q  
Limit of Indemnity : **£10,000,000 each and every occurrence plus legal costs and expenses and in the aggregate for Products and Pollution**  
Contract Works Per Site : **£2,250,000 per contract**  
Excess : £5,000 third party property damage

Employers Liability

Insurer : Aspen Insurance  
Policy No : B0241GC104906W  
Limit of Indemnity : **£25,000,000 per incident, inclusive of costs**

Employers / Public Liability (Asbestos Removal & Surveying)

Insurer : Aspen Insurance & Others  
Policy No : B0740A179140025  
EL Limit of Indemnity : **£20,000,000 per occurrence**  
PL Limit of Indemnity : **£20,000,000 any one occurrence and in the aggregate for Products and Pollution**  
Excess : £2,500 all claims excluding Employers Liability claims

Hired in Plant

Insurer : Chubb Insurance  
Policy No : 06690467  
Limit of Indemnity : £500,000 any one occurrence / Item  
Continuing Hire Charges : £45,000 / 3 months maximum indemnity period  
Excess : £5,000 all claims



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Goods In Transit

Insurer : Aviva Insurance  
Policy No : 24724212BXF  
Limit of Indemnity : Third Pary Machinery £500,000 any one vehicle  
: Piling Rigs £1,000,000 any one vehicle  
: Recycled Materials £50,000 any one vehicle

Professional Indemnity

Business Description : Ground Works Contractor, including activities arising from employment of independent technical engineers and CCTV Drainage Surveys  
Insurer : 50% Great Lakes / 50% Zurich Insurance via MGB Insurance Brokers Ltd  
Policy No : PI10G554899  
Limit of Indemnity : £2,000,000 any one claim and in total including defence costs  
Excess : £10,000 each claim inclusive of defence costs

Professional Indemnity

Business Description : Asbestos Surveying activities only  
Insurer : Argenta Syndicate  
Policy No : B190334120A2064  
Limit of Indemnity : £2,000,000 any one claim and in the aggregate, costs inclusive  
Excess : £3,000 each & every claim, costs inclusive

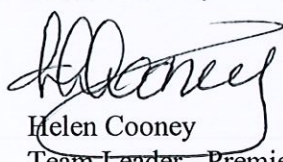
Extensions applicable to all above policies: Indemnity to Principals  
Cross Liabilities

Please note that:

- all the information is accurate at the date of this letter and that no warranty is given as to the adequacy or suitability of the insurance cover maintained by the policyholder.
- cover is subject to the actual policy terms and conditions, all material information having been disclosed to insurers by the policyholder, payment of the premium and completion of relevant proposal forms.

If any further information is required, please do not hesitate to contact us.

Yours faithfully



Helen Cooney

Team Leader - Premier Business Unit  
For JCB Insurance Services Ltd

JCB Insurance Services Ltd  
Lakeside Club  
Hollington Road  
Rocester  
Staffordshire  
ST14 5HY

