

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

Email: insurance@jcb.com
www.jcbinsurance.com

To Whom It May Concern

SMITH01
08/07/2024

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, Concrete Suppliers, Snow Clearance and Highway Maintenance (including Traffic Management) Property Owners, Training both in house and Third Party, Asbestos Removal and Surveying.

Policy Period for all policies noted: 12th July 2024 to 11th July 2025 inclusive

Public / Products Liability / Contract Works

Insurer : Aspen Insurance
Policy No : B0241GC104905O / 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