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To Whom It May Concern

Email: insurance@jcb.com
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Re: Our Insured: Smith's (Gloucester) Limited
Address: Brook Farm
Moreton Valence
Gloucestershire
GL2 7ND

Date: 09/07/2026
Reference: SMIT01

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

BUSINESS DESCRIPTION: Plant Hirer, Civil Engineering, 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, IT Recycling, Aggregate Recycling and Extraction, Concrete Suppliers, Snow Clearance, & Highway Maintenance (including Traffic Management), Property Maintenance, Airplane Fuselage Dismantling, Training, Asbestos Removal & Surveying, Third Party Plant Repairs, HGV Repairs and Operators of VOSA MOT lane.

Period of Insurance for all policies noted below: 12th July 2026 – 11th July 2027 inclusive
Extension applicable to all policies Below: Indemnity to Principals | Cross Liabilities

PUBLIC/PRODUCTS LIABILITY & CONTRACT WORKS

INSURER:	ASPEN INSURANCE
POLICY NO:	B0241GC1049050 / B0241GC104907Q
PL /PRODUCTS LIMIT OF INDEMNITY:	£10,000,000 any one occurrence including legal costs & Expenses and in the aggregate for any one period of insurance for Products & Pollution
CONTRACT WORKS SUM INSURED	£2,750,000 per contract site
EXCESS:	£5,000 Third Party Property Damage

EMPLOYERS LIABILITY

INSURER:	ASPEN INSURANCE
POLICY NO:	B0241GC104906W
LIMIT OF INDEMNITY:	£10,000,000 per incident inclusive of costs

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
EXCESS:	£6,000 all claims

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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 per occurrence & in the aggregate in any one period of insurance for Products & Pollution
EXCESS: £2,500 all claims excluding Employers Liability claims.

GOODS IN TRANSIT

INSURER: AVIVA INSURANCE
POLICY NO: 24724212CXF
LIMIT OF INDEMNITY: Third Party Machinery Movement £500,000 per vehicle
Recycled materials £50,000 per vehicle
EXCESS: £500 increasing to £1,000 for theft or damage to goods as a result of impact with overhead obstruction

PROFESSIONAL INDEMNITY

BUSINESS DESCRIPTION: GROUNDWORKS CONTRACTOR, INCLUDING ACTIVITIES ARISING FROM EMPLOYMENT OF INDEPENDENT TECHNICAL ENGINEERS, TRAINING AND CCTV DRAINAGE SURVEYS

INSURER: 50% GREAT LAKES / 50% ZURICH INSURANCE VIA MUM
POLICY NO: PI25G554899
LIMIT OF INDEMNITY: £2,000,000 in the aggregate including defence costs
EXCESS: £10,000 each & every claim, costs inclusive

PROFESSIONAL INDEMNITY

BUSINESS DESCRIPTION: ASBESTOS SURVEYING ACTIVITIES ONLY

INSURER: CASPER SPECIALTY UK LTD VIA MILES SMITH
POLICY NO: BI90334120A2064
LIMIT OF INDEMNITY: £2,000,000 in the aggregate including defence costs
EXCESS: £3,000 each & every claim, costs inclusive

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 sincerely

Helen Cooney

On Behalf of JCB Insurance Services Ltd