



## TO WHOM IT MAY CONCERN

4<sup>th</sup> October 2022

Name of Insured: **Spoor-Tech Ltd**

Principal Address: Unit 12, Dolphin Point, Dolphin Way, Purfleet, Essex, RM19 1NR

**Business Description:** Multi-Disciplinary Civil Engineers, including work carried out on Rail Infrastructure, Sewage & Utility Contractors, Structural Steel supply and installation, General Builders including refurbishment, repair & maintenance.

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

### Employers' Liability

<b>Insurer:</b>	Lloyds Syndicate 2525
<b>Policy Number:</b>	B0831CM0982422
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Towergate Insurance Brokers

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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



## Employers' Liability (Excess Layer)

<b>Insurer:</b>	QBE
<b>Policy Number:</b>	B0831CM0996922
<b>Cover Basis:</b>	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 over and above the Primary Layer limit provided by 2525.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Excess Indemnity Limit:</b>	£15,000,000
<b>Primary Indemnity Limit:</b>	£10,000,000
<b>Total Employers Liability Limit:</b>	£25,000,000

## Public & Products Liability

<b>Insurer:</b>	Lloyds Syndicate 2525
<b>Policy Number:</b>	B0831CM0982422
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£1,500

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	CNA
<b>Policy Number:</b>	ETXS/8560355
<b>Cover Basis:</b>	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 over and above the Primary Layer limit provided by 2525.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Excess Layer:</b>	£5,000,000
<b>Primary Indemnity Limit:</b>	£5,000,000

## Public and Products Liability (2<sup>nd</sup> Excess Layer)

<b>Insurer:</b>	QBE
<b>Policy Number:</b>	B0831CM0996922
<b>Cover Basis:</b>	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 over and above the Primary Layer and first Excess Layer limits provided by 2525 and CNA respectively.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Excess Layer:</b>	£15,000,000
<b>Primary Indemnity Limit:</b>	£10,000,000
<b>Total Public Liability Indemnity Limit:</b>	£25,000,000

## Hired In Plant

<b>Insurer:</b>	Aviva
<b>Policy Number:</b>	100689320ENG
<b>Cover Basis:</b>	All Risks
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Hired In Plant Sum Insured:</b>	£250,000 (any one item)
<b>Excess:</b>	£500 increasing to £1,000 for Theft & Malicious Damage

## Professional Indemnity

<b>Insurer:</b>	Navigators
<b>Policy Number:</b>	G04714521
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
<b>Cover Period:</b>	1 <sup>st</sup> October 2022 to 30 <sup>th</sup> September 2023
<b>Indemnity Limit:</b>	£1,000,000 any one claim and in the aggregate
<b>Excess:</b>	£35,000

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.

Yours faithfully

A handwritten signature in black ink, appearing to be 'C. Evans', written over a light grey circular watermark.

Christopher Evans

Commercial Client Adviser

**Towergate Insurance Brokers**

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Email: [christopher.evans@towergate.co.uk](mailto:christopher.evans@towergate.co.uk)

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.