

## TO WHOM IT MAY CONCERN

19<sup>th</sup> September 2024

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 2024 to 30 <sup>th</sup> September 2025
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### 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 2024 to 30 <sup>th</sup> September 2025
<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

## Towergate Insurance Brokers

Wharf House, Medway Wharf Road, Tonbridge, Kent TN9 1RE

Tel: **0344 892 1300** Email: [tonbridge@towergate.co.uk](mailto:tonbridge@towergate.co.uk)

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Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



## 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 2024 to 30 <sup>th</sup> September 2025
<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 2024 to 30 <sup>th</sup> September 2025
<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 2024 to 30 <sup>th</sup> September 2025
<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

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## 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 2024 to 30 <sup>th</sup> September 2025
<b>Indemnity Limit:</b>	£1,000,000 any one claim and in the aggregate
<b>Excess:</b>	£35,000

## Contract Works/Contractors All Risks

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100773146CSI
<b>Cover Basis:</b>	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible in relation to all work/contracts undertaken for Thames Water including the Thames Tideway project.
<b>Cover Period:</b>	1 <sup>st</sup> October 2024 to 30 <sup>th</sup> September 2025
<b>Indemnity Limit:</b>	£250,000
<b>Excess:</b>	£1,000

## Plant

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100689320ENG
<b>Cover Basis:</b>	Loss or damage to construction plant and other equipment owned by and hired to Spoor-Tech whilst being kept and used at their own premises and any contract site within the UK. in
<b>Cover Period:</b>	1 <sup>st</sup> October 2024 to 30 <sup>th</sup> September 2025
<b>Own Plant Limit:</b>	£156,000
<b>Hired in Plant:</b>	£250,000 any one item
<b>Excess:</b>	£2,500

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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



Christopher Evans  
Commercial Client Adviser  
**Towergate Insurance Brokers**  
Direct Dial: 01795 597193  
Email: 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.

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