

26 March 2025  
Our Ref: 1433010

## To Whom It May Concern

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

### Cheffins

#### **Employers Liability**

Insurer: Aviva Insurance Ltd  
Policy Number: 100775772CCI  
Expiry Date: 30.03.2026  
Cover Basis: Insurers will indemnify the insured in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of bodily injury, illness or disease sustained by employees during the course of their employment in their business  
Limit of Indemnity: **£15,000,000** any one occurrence (**£5,000,000** in respect of terrorism)

#### **Public/Products Liability**

Insurer: Aviva Insurance Ltd and Chubb European Group SE  
Policy Number: 100775772CCI and UKCASO20452125  
Expiry Date: 30.03.2026  
Cover Basis: Insurers will indemnify the insured 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 the business, including products sold or supplied.  
Limit of Indemnity: **£10,000,000** any one occurrence and in the aggregate in respect of Product Liability  
Excess: £500 increasing to £1,000 in respect of USA/Canada each and every claim

We can confirm that both sections include the "Indemnity to Principals Clause"

#### **Goods in Transit**

Insurer: The Fiducia MGA Company Limited  
Policy Number: FIDCAR-0553/2025  
Expiry Date: 30.03.2026  
Cover Basis: Cargo Clauses A "All Risks" of physical loss or damage to property whilst in transit within the UK  
Limit of Indemnity: **£200,000** any-one own vehicle  
**£200,000** any one haulier's or carrier's vehicle  
Excess: £350

Valuation Basis: Invoiced price where sale agreed

**Hired in Plant**

Insurer: Aviva Insurance Limited

Policy Number: 100812410ENG

Expiry Date: 30.03.2026

Basis of Loss: The Insurer will indemnify the Insured against legal liability under the terms of their hiring agreement or otherwise to pay Compensation for loss of or damage to Hired in Plant while at or whilst in transit to and from any situation within the Territorial Limits or any Premises specified in the Schedule

Limit of Indemnity: **£200,000** - Hired in plant including forklift truck, telehandlers, teleporters, cherry pickers and generators

Territorial Limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Conditions: Insured property to be returned to a secure building or compound at the end of the working day premises of the Insured overnight

Cover restricted to the premises of the Insured

Excess: £500 each and every claim, increasing to £1,000 in respect of theft, attempted theft and malicious damage

**Please Note:**

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me

Yours faithfully



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Senior Account Handler

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