



## TO WHOM IT MAY CONCERN

21<sup>st</sup> April 2020

Name of Insured: R T Harris & Son (Electrical Contractors) Limited

Principal Address: Shotover Kilns, Shotover Hill, Headington, Oxford, OX3 8ST

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>	QBE UK Limited placed through Sutton Specialist Risks Ltd
<b>Policy Number:</b>	E36351667
<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> May 2020 to 30 <sup>th</sup> April 2021
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Public/Products Liability

<b>Insurer:</b>	QBE UK Limited placed through Sutton Specialist Risks Ltd
<b>Policy Number:</b>	E36351667
<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> May 2020 to 30 <sup>th</sup> April 2021
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£250

#### **Towergate**

Towergate House, 81-83 The Broadway, Didcot, OX11 8AJ

Tel: **01235 516 430**

[www.towergate.co.uk](http://www.towergate.co.uk)

Towergate is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759.  
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Authorised and regulated by the Financial Conduct Authority.



## Contract Works

<b>Insurer:</b>	QBE UK Limited placed through Sutton Specialist Risks Ltd
<b>Policy Number:</b>	E36351667
<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.
<b>Cover Period:</b>	1 <sup>st</sup> May 2020 to 30 <sup>th</sup> April 2021
<b>Maximum value any one contract (£):</b>	£1,250,000
<b>Maximum item limit hired in (£):</b>	£250,000

## Professional Indemnity

<b>Insurer:</b>	Markel (UK) Ltd
<b>Policy Number:</b>	A62009/0517
<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> May 2020 to 30 <sup>th</sup> April 2021
<b>Indemnity Limit:</b>	£5,000,000 any one claim

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



Iain Randall  
Account Executive  
**Towergate Insurance**  
Direct Dial: 01235 516389  
Email: iain.randall@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.