



## TO WHOM IT MAY CONCERN

24th April 2025

Name of Insured: R T Harris & Son (Electrical Contractors) Limited  
Principal Address: Shotover Kilns, Shotover Hill, Headington OX3 8ST  
Business Description: Electrical contractors including heating works, supply installation and servicing of fire alarms

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

**Insurer:** Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC

**Policy Number:** 86378508

**Cover Basis:** 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.

**Cover Period:** 1<sup>st</sup> May 2025 to 30<sup>th</sup> April 2026

**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

### Public Liability

**Insurer:** Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC

**Policy Number:** 86378508

**Cover Basis:** 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.

**Cover Period:** 1<sup>st</sup> May 2025 to 30<sup>th</sup> April 2026

**Indemnity Limit:** £5,000,000 any one occurrence

## Towergate Insurance Brokers

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



## Products Liability

<b>Insurer:</b>	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
<b>Policy Number:</b>	86378508
<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 for products sold or supplied.
<b>Cover Period:</b>	1 <sup>st</sup> May 2025 to 30 <sup>th</sup> April 2026
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate

## Contract Works

<b>Insurer:</b>	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
<b>Policy Number:</b>	86378508
<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 2025 to 30 <sup>th</sup> April 2026
<b>Maximum value any one contract -</b>	£1,250,000
<b>Maximum item limit Plant hired in -</b>	£250,000

## Professional Indemnity

<b>Insurer:</b>	Markel (UK) Ltd
<b>Policy Number:</b>	P40886
<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 2025 to 30 <sup>th</sup> April 2026
<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

A handwritten signature in black ink, appearing to read 'A Stacey', written in a cursive style.

Anita Stacey  
Corporate Account Handler  
**Towergate**  
Direct Dial: 01491635817  
Email: [anita.stacey@towergate.co.uk](mailto:anita.stacey@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.