



**TO WHOM IT MAY CONCERN**

20 April 2018

Dear Sirs

**R T Harris & Son Limited**

As far as we are aware and based on the information provided to us, we are writing to confirm brief details of our Clients' insurance cover for your information as follows.

***Employer's Liability***

Insurer: QBE Insurance (Sutton Specialist Risks)

Policy Number: E36351667

Expiry Date: 1<sup>st</sup> May 2019

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.

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

***Public/Products Liability***

Insurer: QBE Insurance (Sutton Specialist Risks)

Policy Number: E36351667

Expiry Date: 1<sup>st</sup> May 2019

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, including products sold or supplied

Limit of Indemnity: £5,000,000 any one occurrence and in the aggregate in respect of Product Liability

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

***Contract Works***

Insurer: QBE Insurance (Sutton Specialist Risks)

Policy Number: E36351667

Expiry Date: 1<sup>st</sup> May 2019

Cover Basis: 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.

Policy Limits: 1. Any one contract - £1,250,000  
2. Plant hired in - £250,000

**Towergate**

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

Tel: **01235 516430** Email: **didcot@towergate.co.uk**

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**Professional Indemnity**

Insurer: Markel  
Policy Number: A62009/0515  
Expiry Date: 1<sup>st</sup> May 2019  
Cover Basis: 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.  
Limit of Indemnity: £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

**TOWERGATE INSURANCE  
TOWERGATE HOUSE  
81-83 THE BROADWAY  
DIDCOT  
OX11 8AJ**

Iain Randall  
Towergate Insurance

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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