



**TO WHOM IT MAY CONCERN**

22nd April 2024

Name of Insured: Edgar Taylor Construction Ltd  
Principal Address: 8/9 Apollo Court, Radclive Road, Gawcott, Buckingham, MK18 4DF  
Business Description: builders

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:** Aviva Insurance Limited  
**Policy Number:** 100564034CSI  
**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:** 22<sup>nd</sup> April 2024 to 21<sup>st</sup> April 2025  
**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

**Public and Products Liability**

**Insurer:** Aviva Insurance Limited  
Zurich Insurance Company Ltd in respect of Public/Products Liability £5m in excess of £5m  
**Policy Number:** 100564034CSI  
**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:** 22<sup>nd</sup> April 2024 to 21<sup>st</sup> April 2025  
**Indemnity Limit:** £10,000,000 any one occurrence and in the annual aggregate in respect of Products Liability

**Towergate Insurance Brokers**

Blenheim House, Newmarket Road, Bury St Edmunds, Suffolk, IP33 3SB  
Tel: **01284 756 565** Email: [burystedmundsteam@towergate.co.uk](mailto:burystedmundsteam@towergate.co.uk)  
[www.towergate.com](http://www.towergate.com)

Towergate Insurance Brokers is a trading name of Advisory Insurance Brokers Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



## Contract Works

|  |   |
|--|---|
| <b>Insurer:</b>                          | Aviva Insurance Limited   |
| <b>Policy Number:</b>                    | 100564034CSI  |
| <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>                     | 22 <sup>nd</sup> April 2024 to 21 <sup>st</sup> April 2025  |
| <b>Maximum any one contract site:</b>    | £5,400,000  |
| <b>Own Plant and Temporary Buildings</b> | £50,000   |
| <b>Single Article Limit</b>              | £30,000   |
| <b>Plant hired in:</b>                   |   |
| <b>Single item limit</b>                 | £175,000  |

## Professional Indemnity (Primary Layer)

|                         |   |
|-------------------------|---|
| <b>Insurer:</b>         | Accelerant Insurance Limited placed through Euna Underwriting Ltd   |
| <b>Policy Number:</b>   | 12469/23/E9   |
| <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>    | 22 <sup>nd</sup> April 2024 to 21 <sup>st</sup> April 2025  |
| <b>Indemnity Limit:</b> | £5,000,000 any one claim  |
| <b>Excess:</b>          | £2,500  |

## Professional Indemnity (Excess Layer)

|                                 |   |
|---------------------------------|---|
| <b>Insurer:</b>                 | Lloyd's - Atrium Syndicate 609 placed through Euna Underwriting Ltd |
| <b>Policy Number:</b>           | E9-23-1900  |
| <b>Cover Basis:</b>             | Any one occurrence, following the form of the Primary Policy        |
| <b>Cover Period:</b>            | 22 <sup>nd</sup> April 2024 to 21 <sup>st</sup> April 2025          |
| <b>Layer:</b>                   | £5,000,000 in excess of   |
| <b>Primary indemnity limit:</b> | £5,000,000  |

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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, it is issued for information purposes only and confers no rights upon the holder other than those provided by the policy or policies. Any insurance coverage detailed hereon is subject at all times to the terms and conditions of the relevant policy. This document does not make the holder a party to the contract of insurance, nor does it alter the policy in any way. Alteration to the policy can only be made on the instructions of our client and by specific endorsement. We do not accept any responsibility to inform any party other than our client of any lapse, cancellation or amendment of any policy.

Yours faithfully



Stephen Chubb  
Account Handler

**Towergate**

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