

Our Ref: DM/Comm/Construction Scheme

8th April 2021

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

**Re: MR Services (Essex) Ltd & JDG The Paving Experts Ltd**

I write to confirm that Contractors All Risks Insurance for the above named company has been arranged on the following basis:

**Business Description:** Haulage, House Builders, Paving & Groundworking Contractors

**Insurer:** Accredited Insurance (Europe) Limited

**Period of Insurance:** 15th April 2021 - 14th April 2022 - CAR

**Policy No:** TBC

**Limits of Indemnity**

**Employers Liability:** £10,000,000

**Basis of Cover:** Indemnity for your legal liabilities to employees consequent upon death or bodily injury arising out of or in the course of each person's employment. Cover includes legal costs and expenses incurred in defending prosecutions under Health and Safety legislation.

**Public Liability / Products:** £10,000,000

**Basis of Cover:** Indemnity for your legal liability for injury to the public or loss of or damage to property not owned by you or in your custody or control and, if applicable, Indemnity for accidental bodily injury sustained by or accidental loss of or damage to the property of Third parties arising from defects in goods you manufacture, sell supply, test, service or maintain.

**Contract Works - Max Contract Value:** £500,000

**Insured:** Permanent or Temporary materials incorporated or for incorporation therein for which the insured is responsible.

**Own Plant:** £200,000

**Company Owned Tools:** £nil

**Employee Tools:** 0

**Hired in Plant Charges (Per Annum):** £5,000

**Maximum Value of any one item of Hired in Plant:** £500,000

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,  
M&DH INSURANCE SERVICES LTD

Deighton Masters Cert CII  
Renewals Consultant