

**TO WHOM IT MAY CONCERN**

18<sup>th</sup> April 2018

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

We are the insurance brokers to the above and this letter is to certify that the following insurances are in force for a period of 12 months from 15<sup>th</sup> April 2018.

**Employers Liability**

Insurer:	-	Liberty Mutual Insurance Ltd & consortium of insurers
Policy No.	-	OUM18/6493
Inception Date	-	12 months at 15 <sup>th</sup> April 2018
Indemnity Limit	-	£10,000,000

**Public/Products Liability**

Insurer:	-	Liberty Mutual Insurance Ltd & consortium of insurers
Policy No.	-	OUM18/6493
Inception Date	-	12 months at 15 <sup>th</sup> April 2018
Indemnity Limit	-	Public Liability - £5,000,000 any one claim.
Products Liability	-	£5,000,000 any one claim.

**Excess Layer**

Benson James do not place the Excess Layer £5,000,000 excess of £5,000,000 and therefore have no responsibility for this policy. However, we have seen evidence that this policy is in force.

Insurer:	-	QBE European Operations
Policy No.	-	TUQ/2016/6160
Inception Date	-	12 months at 11 <sup>th</sup> October 2017
Indemnity Limit	-	£5,000,000 excess of £5,000,000 on the main policy (Making a total Public / Products liability limit of £10,000,000 across the two policies).

**Contractors All Risks**

Insurer:	-	Liberty Mutual Insurance Ltd & consortium of insurers
Policy No.	-	OUM18/6493
Inception Date	-	12 months at 15 <sup>th</sup> April 2018
Contract Works	-	£500,000 maximum any one contract
Hired in Plant	-	£500,000 any one occurrence of damage (£500,000 any one item)



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