



TO WHOM IT MAY CONCERN

3rd January 2024

Name of Insured: N.M.T Crane Hire Ltd and N.M.T Plant Hire Ltd

Principal Address: Telegraph House, Windsor Road, Bedford, Beds, MK42 9TA

Business Description: Plant hire operators, motor traders, property owners, self-drive hire and haulage operators including supply and storage

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:	AXIS Specialty Europe SE placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
Policy Number:	CM1565224
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 st January 2024 to 31 st December 2024
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer:	AXIS Specialty Europe SE placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
Policy Number:	CM1565224
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 st January 2024 to 31 st December 2024
Indemnity Limit:	£5,000,000 any one occurrence
Excess:	£2,500

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



Products Liability

Insurer:	AXIS Specialty Europe SE placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
Policy Number:	CM1565224
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 for products sold or supplied.
Cover Period:	1 st January 2024 to 31 st December 2024
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£2,500

Public and Products Liability (Excess Layer)

Insurer:	Great Lakes Insurance UK Limited placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
Policy Number:	CM1565324
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 st January 2024 to 31 st December 2024
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Airside Third Party Liability

Insurer: Chubb European Group SE placed through Marsh Ltd

Policy Number: B0509/AVNPC1800704

Cover Basis: General Public Liability and Motor Vehicle Property Damage / Bodily Injury and Third Party Legal Liability Insurance (including Products Legal Liability).

Cover Period: 1st January 2024 to 31st December 2024

Indemnity Limit: Combined Single Limit Property Damage/Bodily Injury £50,000,000 any one occurrence

£10,000,000 shall apply in the aggregate in respect of all occurrences during the Period of Insurance in respect of Products Legal Liability

Coverage in respect of War and Allied Risks is provided in accordance with the Extended Coverage Endorsement (Aviation Liabilities) AVN 52G (amended) and is subject to an overall combined single sub-limit of £50,000,000 or the applicable insurance limit whichever is the lesser any one occurrence and in the annual aggregate.

Excess: Motor Vehicle Property Damage £1,000
Motor Vehicle Bodily Injury Nil
General Public Liability Nil

Motor Fleet (Own Vehicles, Trailers and Vehicles Hired In by the Insured)

Insurer: Aioi Nisaay Dowa Insurance arranged with Bishopsgate Insurance Brokers Limited

Policy Number: A603319

Cover Period: 1st January 2024 to 31st December 2024

Cover : Comprehensive in respect of Cars, Commercial Vehicles and Trucks and Third Party Only in respect of Special Types Vehicles

Excess : £250 Accidental damage, Fire & Theft and Windscreen Claims

Contractors Plant

Insurer:	Aviva Insurance Limited
Policy Number:	100689539ENG
Own Plant Section:	Maximum limit of indemnity £9,905,326
Hired-in Plant Section:	Maximum limit of indemnity £3,000,000
Cover Period:	1 st January 2024 to 31 st December 2024
Excess:	£10,000
Additional Covers:	Construction Plant Hire Association Contract Lift Cover Maximum payable any one event £25,000 Damage to Lifted Goods Maximum payable any one event £2,000,000 Excess £10,000 and reducing to £1,000 in respect of damage to lifted goods that have a value of below £250,000 Loss of Fuel from bowzers Maximum payable any one claim £5,000 Excess £500 Loss of Keys Maximum payable any one claim £2,000 Excess £0

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 Stewart

Andrew Stewart

Towergate

Email: andrew.stewart@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.