



TO WHOM IT MAY CONCERN

31st December 2025

Name of Insured: N.M.T. Crane Hire Limited & N.M.T. Plant Hire Limited

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

Business Description: Plant hire operators, motor traders, 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 Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	B0507UE2501094
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 2026 to 31 st December 2026
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Towergate Insurance Brokers

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



Public Liability

Insurer:	AXIS Specialty Europe SE placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	B0507UE2501094
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 2026 to 31 st December 2026
Indemnity Limit:	£5,000,000 any one occurrence
Excess:	£2,500

Products Liability

Insurer:	AXIS Specialty Europe SE placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	B0507UE2501094
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 2026 to 31 st December 2026
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£2,500

Airside Third Party Liability

Insurer:	Chubb European Group SE placed through Marsh Ltd
Policy Number:	B0509AVNPQ2699963
Cover Basis:	General Public Liability, Third Party Motor Vehicle Property Damage and Third Party Motor Vehicle Bodily Injury (including Products Legal Liability)
Cover Period:	1 st January 2026 to 31 st December 2026
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)
Excess:	General Public Liability Nil Motor Vehicle Property Damage £1,000 Motor Vehicle Bodily Injury Nil

Public and Products Liability (Excess Layer)

Insurer:	ERGO UK Specialty Limited placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	B0507UE2503911
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 the operation of their business
Cover Period:	1 st January 2026 to 31 st December 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Motor Fleet (Own Vehicles, Trailers and Vehicles Hired In By The Insured)

Insurer:	Aioi Nissay Dowa Insurance placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	A603319
Cover Period:	1 st January 2026 to 31 st December 2026
Cover:	Comprehensive in respect of Cars, Commercial vehicles and Trucks including Special Type Trucks and Third Party Only in respect of Special Types (Cranes and Telehandler)
Excess:	Accidental Damage £250 Fire & Theft £250 Windscreen £250

Contractors Plant

Insurer:	Aviva Insurance Limited
Policy Number:	100689539ENG
Own Plant Section:	Maximum Limit of Indemnity £ 12,191,248
Hired-in Plant Section	Maximum Limit of Indemnity £3,000,000
Cover Period:	1 st January 2026 to 31 st December 2026
Excess:	£10,000
Additional Covers:	Damage to Lifted Goods – Maximum Payable any one Event £2,000,000, Excess reduced to £1,000 for Lifted Goods under £250,000 Construction Plant Hire Association Lift Cover – Maximum Payable any one Event £25,000 Loss of Fuel from Bowsers – Maximum Payable any one Claim £5,000, Excess £500 Loss of Keys – Maximum Payable any one claim £2,000, Excess £0.00

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

Everywhen

Email: andrew.stewart@everywhen.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.