

Your Ref:

Our Ref: GR/MCJFA-1

14.12.20

TO WHOM IT MAY CONCERN

**M.C.J. Fabrications Ltd, Unit A Crystal Works, Union Road, Liversedge, WF15 7JE**

We confirm that we are Insurance Brokers to the above company and that the following covers are in force

**Public/Products Liability: Aviva Insurance - Policy Number 25019858 CCI**

Cover in respect of liability at law to pay damages and claimants costs and expenses to third parties (excluding liability to company employees) as a result of: -

1. Accidental bodily injury (including death and illness)
2. Accidental loss of or damage to property

Arising in connection with the Company's business activities, carried out within the United Kingdom. All costs incurred with the Group's consent, including defending or settling claims will be paid in addition, subject to the claims being brought in a UK Court.

Limit of Indemnity: £10,000,000 this is comprised of: -£5,000,000 – Aviva Insurance  
£5,000,000 – QBE Insurance Group Limited

Period of Cover: 16/12/20 – 15/12/21

Excess: £500 each and every claim for Third Party Property Damage.

**Employers Liability Insurance: Aviva Insurance – Policy Number 25019858 CCI**

Cover against an Employer at law for damages and claimants' costs in respect of injuries to employees arising out of and in the course of the employment, and also indemnifies Employers against all costs incurred in defending claims.

Jurisdiction: UK

Limit of Indemnity: £10,000,000 (£5,000,000) in respect of terrorism

Period of Cover: 16/12/20 – 15/12/21

The above cover is subject to all policy terms, conditions, exceptions and exclusions.

**Professional Indemnity Insurance: Lloyds – Policy Number AQS00228818 & Others**

Cover in respect of claims consequence or in breach of statutory and/or any act of neglect, emission or error in or about the conduct and exercise of your business.

Limit of Indemnity: £5,000,000 each and every claim and in the aggregate. Defence costs included.

Excess: £ 2,500 for each and every claim

Period of Cover: 16/12/20 – 15/12/21

The above cover is subject to all policy terms, conditions, exceptions and exclusions.

**Contractors Works: Aviva: Policy Number 25204192ENP**

Limit any one site within the United Kingdom: £750,000

Hired In Plant: £250,000

Own Plant: £ 30,000

Excess: £500 increasing to £1,000 in respect of Fire, Theft or Malicious Damage.

Period of cover: 16/12/20 – 15/12/21

The above cover is subject to all policy terms, conditions, exceptions and exclusions.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

If you require any further information regarding our client's insurance cover, please do not hesitate to contact our office.

Yours faithfully

*Neil Tiffin*

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Chartered Insurance Broker  
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