



## TO WHOM IT MAY CONCERN

6th August 2024

Name of Insured: The Metal Recycling Group Ltd

Principal Address: M R G House, 11 Factory Road, London, Essex, E16 2EL

Business Description: Trading and recycling of ferrous and non-ferrous metals & Scrap Metal Merchants

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

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y13140QBE0123A
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	5 <sup>th</sup> August 2024 to 4 <sup>th</sup> August 2025
<b>Indemnity Limit:</b>	£20,000,000 any one occurrence, costs inclusive

### Public & Products Liability

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y13140QBE0123A
<b>Cover Basis:</b>	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 and the products sold or supplied.
<b>Cover Period:</b>	5 <sup>th</sup> August 2024 to 4 <sup>th</sup> August 2025
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence and in the aggregate in respect of Products Liability

### Towergate Insurance Brokers

2nd Floor, Front Wing, Olympus House, Olympus Avenue, Warwick, CV34 6BF

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**www.towergate.com**

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## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	JRP Underwriting Ltd placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
<b>Policy Number:</b>	B0831CM442523
<b>Cover Basis:</b>	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 in excess of the primary Limits of Indemnity
<b>Cover Period:</b>	6 <sup>th</sup> August 2024 to 5 <sup>th</sup> August 2025
<b>Excess layer:</b>	£10,000,000
<b>Layer limit of indemnity:</b>	£10,000,000
<b>Total limit of indemnity:</b>	£20,000,000

## Hired in Plant

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	058367/01/2023/0000
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of plant hired in by them in respect of their legal liability under the terms of the hiring agreement to pay for physical damage to the plant whilst plant is situated at any premises or transit anywhere in the United Kingdom, Channel Islands or Isle of Man.
<b>Cover Period:</b>	6 <sup>th</sup> August 2024 to 5 <sup>th</sup> August 2025
<b>Indemnity Limit:</b>	£800,000
<b>Excess:</b>	£5,000

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



Lucy Davies  
Sales Support/Commercial Handler  
**Towergate**  
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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.