



Mrs J Williamson
Atlas Concrete Ltd
Solway House
Silloth Industrial Estate
The Airfield, Silloth
Wigton
Cumbria
CA7 4NS

Parkhouse Business Park
Clifford Court, Cooper Way
Carlisle
Cumbria
CA3 0JG

t 01228 818180
f 01228 818190
www.jelf.com

Tracey McNamara
t 01228 404831
e tracey.mcnamara@jelf.com

4th May 2018

To whom it may concern

We act as insurance brokers for Atlas Concrete Ltd. We have arranged the following insurance policies on their behalf:

Employers' Liability

Insurer	Aspen
Policy number	UKA8MKE170PH
Limit of indemnity	£20,000,000 any one loss
Policy period	11 May 2018 to 10 May 2019

Public Liability

Insurer	Aspen
Policy number	UKA8MKE170PH
Limit of indemnity	£20,000,000 any one accident
Policy period	11 May 2018 to 10 May 2019
Principal extensions	Includes Contractual Liability Financial Loss Extension £1,000,000 limit of indemnity Indemnity to Principal

Products Liability

Insurer	Aspen
Policy number	UKA8MKE170PH
Limit of indemnity	£20,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period	11 May 2018 to 10 May 2019
Principal extensions	Includes Contractual Liability Financial Loss Extension £1,000,000 limit of indemnity Indemnity to Principal

Professional Indemnity

Insurer	Manchester Underwriting Management (undewritten by Great Lakes)
Policy number	PI17E180166
Limit of indemnity	£ 5,000,000 any one claim
Policy period	11 May 2018 to 10 May 2019

Excess of Loss Professional Indemnity

Insurer	Epic Underwriting (undewritten by Navigators Insurance Company)
Policy number	BP02215 - 1701
Limit of indemnity	£ 5,000,000 in excess of £5,000,000, providing a total limit of £10,000,000 any one claim
Policy period	11 May 2018 to 10 May 2019

Hired in Plant

Insurer	Aviva Insurance
Policy number	25062198 ENP
Limit of indemnity	£1,000,000
Policy period	11 May 2018 to 10 May 2019



Important information

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

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, including limits and excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party 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 any third party 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 in this letter (to the extent such waiver is legally permitted).

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

Yours sincerely

A handwritten signature in black ink that reads "Tracey McNamara". The signature is written in a cursive, flowing style.

Tracey McNamara Cert CII
Commercial Broker
Tel: 01228 404831
Email: tracey.mcnamara@bluefingroup.co.uk