



TO WHOM IT MAY CONCERN

13th February 2024

Name of Insured: Tower Asphalt Limited t/a Tower Flat Roofing
Principal Address: 1 London Road, Rayleigh, Essex, SS6 9HN
Business Description: Flat Roofing Contractors

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: AXA XL Insurance Company UK Limited placed through Thames Underwriting Ltd

Policy Number: TUX/2024/1527

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: 14th February 2024 to 13th February 2025

Indemnity Limit: £10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer: AXA XL Insurance Company UK Limited & QBE UK Limited placed through Thames Underwriting Ltd

Policy Number: TUX/2022/1527 & TUQ/2024/7484

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: 14th February 2024 to 13th February 2025

Indemnity Limit: £10,000,000 any one occurrence

Excess £2,500

Towergate Insurance Brokers

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Products Liability

Insurer:	AXA XL Insurance Company UK Limited & QBE UK Limited placed through Thames Underwriting Ltd
Policy Number:	TUX/2022/1527 & TUQ/2024/7484
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:	14 th February 2024 to 13 th February 2025
Indemnity Limit:	£10,000,000 in the aggregate
Excess	£2,500

Contract Works

Insurer:	Allianz Insurance Plc placed through Thames Underwriting Ltd
Policy Number:	TUA/2022/8472
Cover Basis:	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible.
Cover Period:	14 th February 2024 to 13 th February 2025
Maximum value any one contract	£600,000

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

Elaine Barrington
Account Handler
Towergate
Email: Elaine.Barrington@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.