



7 Cary Court  
Somerton Business Park  
Bancombe Road  
Somerton  
Somerset  
TA11 6SB

**Opening Hours:** Monday - Friday 09:00 - 17:00

To Whom It May Concern,

23<sup>rd</sup> January 2024

**Our Client:** Emery Brothers Limited

As the insurance broker acting on behalf of Emery Brothers Limited, please accept this letter as confirmation that the insurance covers detailed below are in force.

### Employers Liability

<b>Insurer:</b>	HCC International Insurance Company Plc via Dual Corporate Risks Limited t/a DUAL Oliva
<b>Policy number:</b>	OUM22/223823
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Indemnity limit:</b>	£10,000,000

### Public Liability

<b>Insurer:</b>	HCC International Insurance Company Plc via Dual Corporate Risks Limited t/a DUAL Oliva
<b>Policy number:</b>	OUM22/223823
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Indemnity limit:</b>	£5,000,000

### Products Liability

<b>Insurer:</b>	HCC International Insurance Company Plc via Dual Corporate Risks Limited t/a DUAL Oliva
<b>Policy number:</b>	OUM22/223823
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Indemnity limit:</b>	£5,000,000



### Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Certain Underwriters at Lloyd's via Self Assured Underwriting Agencies Ltd
<b>Policy number:</b>	SALSALIA/S268940/0120/23
<b>Cover period:</b>	22 <sup>nd</sup> May 2023 to 21 <sup>st</sup> May 2024
<b>Excess layer:</b>	£10,000,000
<b>Layer limit of indemnity:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000

### Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy number:</b>	PC352251
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000

Making a total of £20,000,000

### Contractors All Risk

<b>Insurer:</b>	HCC International Insurance Company Plc via Dual Corporate Risks Limited t/a DUAL Oliva
<b>Policy number:</b>	OUM22/223823
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Maximum value any one contract (£):</b>	£3,000,000
<b>Plant Maximum item limit hired in (£):</b>	£100,000 Any one accident
<b>Own plant</b>	£150,000


### Professional Indemnity

<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy number:</b>	PI22A639917
<b>Cover period:</b>	31 <sup>st</sup> January 2024 to 30 <sup>th</sup> January 2025
<b>Indemnity limit:</b>	£2,000,000 any one claim

The information provided in this document provides a brief overview of cover in place on the date of issue. The full details of the above policy, including terms and conditions, are provided in the respective policy documentation. The expiry date given is the expected expiry date of the policy. The cover stated above may change or be cancelled at any time, and we are under no obligation to advise you as such. This document does not in any way change cover provided to the insured.

Please contact us if you require any further information

Yours sincerely

A handwritten signature in black ink, appearing to read 'D Farrington', with a large loop at the end of the name.

**Deb Farrington**  
Corporate Account Handler

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Email: [deborah.farrington@higos.co.uk](mailto:deborah.farrington@higos.co.uk)