

**VERIFICATION OF INSURANCE  
TO WHOM IT MAY CONCERN**

19.12.2022

Dear Sirs,

**Insured:** Deerness Fencing and Landscaping Ltd

As at the date of this letter, we act as insurance brokers to the above Insured and in this capacity can provide brief details of the Insured's current classes of insurance:

**Public Liability**

**Insurer:** AXA Insurance Plc  
**Policy Number:** NE CMC 7072936  
**Period:** 31st December 2022 to 30th December 2023 both days inclusive  
**Indemnity Limit:** Public Liability - £5,000,000 any one occurrence, unlimited in any one period of insurance  
Products Liability - £5,000,000 any one occurrence and in the aggregate  
**Excess/Deductibles:** £1,000 Third Party Property Damage and/or Clean-up costs each and every claim

**Employers Liability**

**Insurer:** AXA Insurance Plc  
**Policy Number:** NE CMC 7072936  
**Period:** 31st December 2022 to 30th December 2023 both days inclusive  
**Indemnity Limit:** £10,000,000 any one occurrence, reduced to £5,000,000 in respect of Terrorism

**Lockton Companies LLP**

10<sup>th</sup> Floor Baltic Place West, South Shore Road, Gateshead NE8 3AE

Tel: 01912613070/ Fax: 01912613060

[www.lockton.com](http://www.lockton.com)

Registered in England & Wales at The St Botolph Building, 138 Houndsditch, London EC3A 7AG

Company number OC353198

Authorised and regulated by the Financial Conduct Authority

[www.locktoninternational.com](http://www.locktoninternational.com)

## **Contractors All Risks**

<b>Insurer:</b>	AXA Insurance Plc
<b>Policy Number:</b>	NE CMC 7072936
<b>Period:</b>	31st December 2022 to 30th December 2023 both days inclusive
<b>Limit any one loss:</b>	£2,000,000 any one contract/site/location
<b>Own Plant:</b>	£250,000
<b>Hired In Plant:</b>	£50,000 any one item
<b>Excess:</b>	£10,000 Theft or Malicious Act, Flood and all other Damage

This letter is provided for information only and the confirmation given in respect of the insurance policies noted in this letter is given solely as at the date of this letter. Cover is subject to Insurer's policy terms, conditions, limitations and exclusions, and may also be subject to cancellation provisions and warranties.

The issuance of this letter does not make the person or organisation to whom it has been issued an additional insured and confers no rights upon the recipient, nor does it modify in any manner the contract of insurance between the Insured and Insurers.

Without prejudice to the foregoing no assurance is given by us to the adequacy or otherwise of the sums insured /limit of liability/indemnity (as the case may be) under the insurance policies. Nor do we express any view or assume any liability as to the solvency or future ability to pay of any of the insurance companies with whom the insurance policies have been placed. In each case you must rely upon your own assessment of such matters. We cannot comment as to whether the Insured has done or omitted to do anything which has rendered or may render any policy of insurance (including the insurance policies noted in this letter) taken out by it or by any other person in relation to any of the Insured's assets or liabilities void or voidable and you must similarly rely upon your own enquiries in this respect. Where more than one insurer is involved in the placement of cover, not all such insurers may have the same credit rating and the credit ratings of each of such insurers may differ. Lockton does not accept any liability or responsibility to any third party (including, but not limited to, any person to whom this letter is addressed) in respect of the information provided nor does Lockton have any obligation to advise any changes to or cancellation of the insurances described.

This letter shall be governed by and shall be construed in accordance with English law and the courts of England and Wales shall have exclusive jurisdiction.

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T: +44 (0) 20 7933 0000  
E: [Enquiries@uk.lockton.com](mailto:Enquiries@uk.lockton.com)

We trust that this information is sufficient for your purposes however, should you require additional detail this can be provided upon agreement from the Insured.

**SIGNED:** 

**NAME:** Emily Fisher  
**For and on behalf of Lockton Companies LLP**  
**DATED:** 19.12.2022

**SIGNED:** 

**NAME:** Phil McDonnell  
**For and on behalf of Lockton Companies LLP**  
**DATED:** 19.12.2022

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