



**TO WHOM IT MAY CONCERN**

24th December 2024

**Name of Insured:** N.M.T. Crane Hire Limited & N.M.T. Plant Hire Limited

**Principal Address:** Telegraph House, Windsor Road, Bedford, Beds, MK42 9SU

**Business Description:** Plant hire operators, motor traders, property owners, self-drive hire and haulage operators including supply and storage

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>         | AXIS Specialty Europe SE placed through Ardonagh Specialty Limited t/as Price Forbes & Partners   |
| <b>Policy Number:</b>   | B0831CM1568224  |
| <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>    | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025  |
| <b>Indemnity Limit:</b> | £10,000,000 any one occurrence, costs inclusive   |

**Towergate Insurance Brokers**

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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



## Public Liability

|                         |   |
|-------------------------|---|
| <b>Insurer:</b>         | AXIS Specialty Europe SE placed through Ardonagh Specialty Limited t/as Price Forbes & Partners   |
| <b>Policy Number:</b>   | B0831CM1568224  |
| <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. |
| <b>Cover Period:</b>    | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025  |
| <b>Indemnity Limit:</b> | £5,000,000 any one occurrence   |
| <b>Excess:</b>          | £2,500  |

## Products Liability

|                         |   |
|-------------------------|---|
| <b>Insurer:</b>         | AXIS Specialty Europe SE placed through Ardonagh Specialty Limited t/as Price Forbes & Partners   |
| <b>Policy Number:</b>   | B0831CM1568224  |
| <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 for products sold or supplied. |
| <b>Cover Period:</b>    | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025  |
| <b>Indemnity Limit:</b> | £5,000,000 in the aggregate   |
| <b>Excess:</b>          | £2,500  |

## Airside Third Party Liability

|                         |  |
|-------------------------|--|
| <b>Insurer:</b>         | Chubb European Group SE placed through Marsh Ltd   |
| <b>Policy Number:</b>   | B0509AVNPQ2499969  |
| <b>Cover Basis:</b>     | General Public Liability, Third Party Motor Vehicle Property Damage and Third Party Motor Vehicle Bodily Injury (including Products Legal Liability)   |
| <b>Cover Period:</b>    | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025   |
| <b>Indemnity Limit:</b> | Combined Single Limit Property Damage / Bodily Injury £50,000,000 any one occurrence.<br>£10,000,000 shall apply in the aggregate in respect of all occurrences during the Period of Insurance in respect of Products Legal Liability) |
| <b>Excess:</b>          | General Public Liability Nil<br>Motor Vehicle Property Damage £1,000<br>Motor Vehicle Bodily Injury Nil  |

## Public and Products Liability (Excess Layer)

|                                  |   |
|----------------------------------|---|
| <b>Insurer:</b>                  | JRP Underwriting Ltd placed through Ardonagh Specialty Limited t/as Price Forbes & Partners   |
| <b>Policy Number:</b>            | B0831CM1569224  |
| <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 the operation of their business |
| <b>Cover Period:</b>             | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025  |
| <b>Excess layer:</b>             | £5,000,000  |
| <b>Layer limit of indemnity:</b> | £5,000,000  |

## Motor Fleet (Own Vehicles, Trailers and Vehicles Hired In By The Insured)

|                       |  |
|-----------------------|--|
| <b>Insurer:</b>       | Aioi Nisaay Dowa Insurance placed through Ardonagh Specialty Limited t/as Price Forbes & Partners  |
| <b>Policy Number:</b> | A603319  |
| <b>Cover Period:</b>  | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025   |
| <b>Cover:</b>         | Comprehensive in respect of Cars, Commercial vehicles and Trucks including Special Type Trucks and Third Party Only in respect of Special Types (Cranes and Telehandler) |
| <b>Excess:</b>        | Accidental damage £250<br>Fire & Theft £250<br>Windscreen £250   |

## Contractors Plant

|                                |   |
|--------------------------------|---|
| <b>Insurer:</b>                | Aviva Insurance Limited   |
| <b>Policy Number:</b>          | 100689539ENG  |
| <b>Own Plant Section:</b>      | Maximum Limit of Indemnity £9,783,600   |
| <b>Hired-in Plant Section</b>  | Maximum Limit of Indemnity £3,000,000   |
| <b>Cover Period:</b>           | 1 <sup>st</sup> January 2025 to 31 <sup>st</sup> December 2025  |
| <b>Limit of indemnity (£):</b> | £3,000,000  |
| <b>Excess:</b>                 | £10,000   |
| <b>Additional Covers:</b>      | Damage to Lifted Goods – Maximum Payable any one Event £2,000,000, Excess reduced to £1,000 for Lifted Goods under £250,000<br>Construction Plant Hire Association Lift Cover – Maximum Payable any one Event £25,000<br>Loss of Fuel from Bowsers – Maximum Payable any one Claim £5,000, Excess £500<br>Loss of Keys – Maximum Payable any one claim £2,000, Excess £0.00 |

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

*A Stewart*

Andrew Stewart

**Towergate**

Email: [andrew.stewart@towergate.co.uk](mailto:andrew.stewart@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.