



**TO WHOM IT MAY CONCERN**

22nd March 2024

Name of Insured: **Phoenix Surfacing Ltd &/or Holm Oak Estates Ltd & Phoenix Surfacing T/As Kettering Bituminous Products and Phoenix Surfacing Limited t/as Phoenix Traffic Management**

Principal Address: 12 Henson Close, Telford Way Indl Estate, Kettering, Northants, NN16 8PX

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 Insurance (UK) Plc  
**Policy Number:** NH CMC 7121333  
**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:** 31<sup>st</sup> March 2024 to 30<sup>th</sup> March 2025  
**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

**Employers Liability (Excess Layer)**

**Insurer:** American International Group UK Limited  
**Policy Number:** 25053919  
**Cover Period:** 31<sup>st</sup> March 2024 to 30<sup>th</sup> March 2025  
**Excess layer:** £10,000,000  
**Layer limit of indemnity:** £10,000,000 (total Employer's Liability Limit £20,000,000)

**Towergate Insurance Brokers**

McGowan House, 10 Waterside Way, Northampton NN4 7XD

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## Public Liability

<b>Insurer:</b>	Axa Insurance (UK) Plc
<b>Policy Number:</b>	NH CMC 7121333
<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>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence, Products Liability in the aggregate

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	American International Group UK Limited
<b>Policy Number:</b>	25053919
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£15,000,000
<b>Layer limit of indemnity:</b>	£5,000,000 <b>(total Public/Products Liability Indemnity Limit £20,000,000)</b>

## Contract Works

<b>Insurer:</b>	Axa Insurance (UK) Plc
<b>Policy Number:</b>	NH CMC 7121333
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Maximum value any one contract (£):</b>	£1,000,000
<b>Maximum item limit hired in (£):</b>	£500,000
<b>Own Plant</b>	£2,000,000

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

A handwritten signature in blue ink, appearing to read 'P. Simkins', is written over a faint, illegible stamp.

Paul Simkins BA (Hons) Dip CII

Account Handler

**Towergate**

Direct Dial: 01604 887334

Email: paul.simkins@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.