

# Insurances Overview

## Employers' Liability

|                                |  |
|--------------------------------|--|
| <b>Insurers:</b>               | Chubb European Group LLT   |
| <b>Policy No:</b>              | UKMSTD08310  |
| <b>Insurance renewal date:</b> | 8 <sup>th</sup> November 2019  |
| <b>Limit of Liability:</b>     | £10,000,000 any one incident & £5,000,000 any one occurrence in respect of terrorism |
| <b>Clauses:</b>                | Indemnity to Principal   |
| <b>Broker:</b>                 | Arthur J Gallagher Insurance Broker Ltd  |

## Public & Products Liability

|                                |  |
|--------------------------------|--|
| <b>Insurers:</b>               | Chubb European Group LLT   |
| <b>Policy No:</b>              | UKMSTD08310  |
| <b>Insurance renewal date:</b> | 8 <sup>th</sup> November 2019  |
| <b>Limit of Liability:</b>     | £10,000,000<br>Public Liability any one incident<br>Products in aggregate during any one period of insurance |
| <b>Clauses:</b>                | Indemnity to Principal   |
| <b>Broker:</b>                 | Arthur J Gallagher Insurance Broker Ltd  |

## Contractors All Risk

|                                |  |
|--------------------------------|--|
| <b>Insurers:</b>               | Northern Marine Underwriting (Specialty) Ltd             |
| <b>Policy No:</b>              | EAA021843228   |
| <b>Insurance renewal date:</b> | 25 <sup>th</sup> April 2020                              |
| <b>Limit of Liability:</b>     | Contract works - £6,000,000<br>Hired in Plant - £500,000 |
| <b>Broker:</b>                 | Tower Insurance Brokers                                  |

## Professional Indemnity

|                                |   |
|--------------------------------|---|
| <b>Insurers:</b>               | Collegiate Underwriting (AmTrust Europe Ltd) & Wimsure Underwriting (Neon Syndicate 2468) |
| <b>Policy No:</b>              | D03833D/57971 & WIMPI1941329  |
| <b>Insurance renewal date:</b> | 27 <sup>th</sup> May 2020   |
| <b>Limit of Liability:</b>     | £10,000,000 in the aggregate (£5m/£5m)  |
| <b>Excess:</b>                 | £100,000  |
| <b>Broker:</b>                 | Tower Insurance Brokers   |

**TO WHOM IT MAY CONCERN**

7th November 2017

Dear Sirs

**DAM Structures Ltd**  
**Our Ref: 19494144**

We are the Risk and Insurance Managers for the above clients and have pleasure in confirming details of their insurance arrangements as follows:-

**Employers' Liability**

|                                       |   |   |
|---------------------------------------|---|---|
| Insurer                               | : | Chubb European Group Ltd                              |
| Policy No.                            | : | UKMSTD08310   |
| Expiry Date                           | : | 8 <sup>th</sup> November 2019                         |
| Limit of Indemnity any one occurrence | : | £10,000,000   |
| Inner limit                           | : | £5,000,000 any one occurrence in respect of Terrorism |

**Public / Products Liability**

|  |   |                               |
|--|---|-------------------------------|
| Insurer  | : | Chubb European Group Ltd      |
| Policy No.   | : | UKMSTD08310                   |
| Expiry Date  | : | 8 <sup>th</sup> November 2019 |
| Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability | : | £10,000,000                   |
| Excess in respect of each and every claim for injury and damage                                    | : | £2,500                        |
| Indemnity to Principals for whom our clients are working   | : | Included                      |

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policies. We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours sincerely



**Cameron Dye**  
Account Manager  
Direct dial: 01924 234015  
Email: [Cameron\\_Dye@ajg.com](mailto:Cameron_Dye@ajg.com)



To Whom It May Concern

Date 1<sup>st</sup> May 2019

Contractor's Name: DAM Structures Ltd &/or DAM Solutions Ltd

Policy Number: EAA021843228  
Underwriters/Insurers NMU (Specialty) Ltd

Period: 26<sup>th</sup> April 2019 - 25<sup>th</sup> April 2020

|                                    |            |
|------------------------------------|------------|
| Maximum Contract Value             | £6,000,000 |
| Maximum Contract Period            | 24 months  |
| Hired in Plant                     | £ 500,000  |
| Excess - Malicious Damage or Theft | £ 1,000    |
| Excess - All other claims          | £ 500      |

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy, in some circumstances, such as in the event of non-payment of premiums due cancellation could occur before the normal expiry date. We would be pleased to confirm the current position upon request.

Signed for Tower Insurance Brokers

A handwritten signature in black ink that reads "Lisa Plowman".

Lisa Plowman

Tel No. 01253 739789

Email [lplowman@towerinsurancebrokers.co.uk](mailto:lplowman@towerinsurancebrokers.co.uk)

EXPERT ADVICE  
PERSONAL SERVICE  
IN-HOUSE CLAIMS

7-9 Church Road, Lytham, FY8 5LH  
T 01253 739789  
E [admin@towerinsurancebrokers.co.uk](mailto:admin@towerinsurancebrokers.co.uk)



To Whom It May Concern

Date 22<sup>nd</sup> July 2019

Contractor's Name: DAM Structures Ltd & DAM Solutions Ltd

Business Description: Design, Supply, Distribution, Manufacture, Cutting, Welding, Sawing, Drilling, Guillotining, Shot Blasting, Fabrication, Building, Installation & Erection of Steel, Steel Related Products, Structural Steel, Structural Steelwork and Ancillary Items & Equipment

**Professional Indemnity**

Policy Numbers D03833D/57971 & WIMPI1941329  
Underwriters / Insurers Collegiate Underwriting (AmTrust Europe Ltd) & Wimsure Underwriting (Neon Syndicate 2468)  
Period 28<sup>th</sup> May 2019 to 27<sup>th</sup> May 2020  
Limit of Indemnity £10,000,000 In the Aggregate (£5,000,000/£5,000,000)  
Excess £100,000

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy, in some circumstances, such as in the event of non-payment of premiums due cancellation could occur before the normal expiry date. We would be pleased to confirm the current position upon request.

Signed for Tower Insurance Brokers Ltd

Chris Cole  
Tel No. 01253 739789  
Email ccole@towerinsurancebrokers.co.uk

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IN-HOUSE CLAIMS

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