

**TO WHOM IT MAY CONCERN**

25 March 2025

Dear Sirs

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

**Insured Details:**

Name(s) **R.French & Son Ltd**

Postal Address **Woodland House Drury Lane, Ponswood Industrial Estate, St Leonards On Sea, Sussex, TN38 9BA, United Kingdom**

Our Ref **13082700**

Business Description **Skip Hire Operators, General Haulage Contractors, Motor Trade Workshop and Recycling Facilities, Sales of screened soil and crushed concrete, Commercial Vehicle Service and Repair. Operators Of Waste Transfer And Recycling Station.**

**Employers Liability**

Insurer: QBE Europe SA/NV  
Policy number: Y031418QBE0124A  
Cover period: 25<sup>th</sup> March 2025 to 24<sup>th</sup> March 2026  
Indemnity limit: £10,000,000  
Basis of Limit: Any one occurrence

**Public Liability**

Insurer: QBE Europe SA/NV  
Policy number: Y031418QBE0124A  
Cover period: 25<sup>th</sup> March 2025 to 24<sup>th</sup> March 2026  
Indemnity limit: £3,000,000  
Basis of Limit: Any one occurrence

**Products Liability**

Insurer: QBE Europe SA/NV  
Policy number: Y031418QBE0124A  
Cover period: 25<sup>th</sup> March 2025 to 24<sup>th</sup> March 2026  
Indemnity limit: £3,000,000  
Basis of Limit: Any one occurrence and in the aggregate

#### Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021901436
Cover period:	25 <sup>th</sup> March 2025 to 24 <sup>th</sup> March 2026
Excess layer:	£7,000,000
Layer limit of indemnity:	£3,000,000
Basis of Limit:	Any one occurrence and in the aggregate in respect of Products Liability

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

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 faithfully

*Helen Oakley*

**Helen Oakley**

Unit Manager

Direct Dial: 01732 74 4721

Email: Helen\_Oakley@ajg.com