



TO WHOM IT MAY CONCERN

1st October 2025

Name of Insured: Grundy & Co Excavations Ltd

Principal Address: The Liver Yard, Ditton Road, Widnes, WA8 0TP

Business Description: Civil Engineering; groundworkers; top soil hauliers; materials screening, crushing, processing and sales; bulk excavations; demolition contractors; landfill operators in respect of clay extraction and inert soils, sub soils and clay tipping.

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 XL Insurance Company UK Limited placed through Geo Underwriting Services Ltd t/a Geo
Policy Number:	GUX/2025/1206
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:	1st October 2025 to 30th September 2026
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Towergate Insurance Brokers

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Public/Products Liability

Insurer:	AXA XL Insurance Company UK Limited placed through Geo Underwriting Services Ltd t/a Geo
Policy Number:	GUX/2025/1206
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, injury, illness or disease and third party property damage arising out of their business.
Cover Period:	1st October 2025 to 30th September 2026
Indemnity Limit:	£5,000,000 any one occurrence and in the aggregate for products liability
Excess:	£1,000 each and every damage and injury claim

Contractors Plant

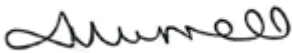
Insurer:	Aviva Insurance Limited
Policy Number:	100678925ENG
Cover Period:	1st October 2025 to 30th September 2026
Hired in Plant:	£250,000
Excess:	£500 each and every claim increasing to £1,000 for theft and malicious damage

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,



Joanne Murrell
Senior Broker
Towergate
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Email: Joanne.Murrell@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.