Mick George Ltd
6 Lancaster Way,
Ermine Business Park,
Huntingdon,
PE29 6XU

1st June 2020

Dear Sirs,

Client Information Letter – Mick George Ltd and Subsidiary Companies including Frimstone Ltd, Mick George Concrete Ltd, Mick George Earthworks Ltd, Mick George Environmental Ltd, MG Recycling Ltd, Mick George Facilities Management Ltd, Mick George Demolition Ltd, DRBS East Ltd, Markham and George Property Ltd and Mick George Telecom Ltd

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that the contract(s) of insurance described on the attached pages (the ‘Insurances’) are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours sincerely,

Anne Wilson
Branch Director
For and on behalf of Aon UK Limited
Mick George Ltd and Subsidiary Companies including Frimstone Ltd, Mick George Concrete Ltd, Mick George Earthworks Ltd, Mick George Environmental Ltd, MG Recycling Ltd, Mick George Facilities Management Ltd, Mick George Demolition Ltd, DRBS East Ltd, Markham and George Property Ltd and Mick George Telecom Ltd

The Insurances

Public and Products Liability

Insurer: QBE
Period: 01/06/2020 to 31/05/2021
Policy No: Y124582QBE0120A
Limit of Indemnity: Public Liability - £25,000,000 any one occurrence
Products Liability - £25,000,000 in the period
Excess: £1,500 increasing to £10,000 each and every claim in respect of Demolition

Employers Liability

Insurer: QBE
Period: 01/06/2020 to 31/05/2021
Policy No: Y124582QBE0120A
Limit of Indemnity: £25,000,000 any one occurrence reducing to £5m for Terrorism & Offshore
Excess: Nil

Professional Indemnity

Insurer: Miles Smith
Period: 01/06/2020 to 31/05/2021
Policy No: B190334120A2036
Limit of Indemnity: £2,000,000 in the aggregate, including defence costs and expenses
Excess: £7,500 each and every claim

This letter is provided for information only and is not to be understood as providing advice to you or anyone else on any decision that is under consideration. Under no circumstances shall any person or entity to whom/which this letter is disclosed be entitled to rely on its contents, or become insured, nor does such disclosure modify the Insurances in any way. The reader of this letter is responsible for any assumptions they make as to the coverage afforded by the Insurances, which may be subject to important conditions and/or exclusions.
**Excess Professional Indemnity**

- **Insurer:** Liberty Mutual Europe via Miles Smith
- **Period:** 01/06/2020 to 31/05/2021
- **Policy No:** B1903181201030
- **Limit of Indemnity:** £3,000,000 in the aggregate, including defence costs and expenses

**Contract Works**

- **Insurer:** Zurich
- **Period:** 01/06/2020 to 31/05/2021
- **Policy No:** EY701896
- **Limit of Indemnity:** Maximum £6,150,000 any one contract
- **Excess:** In the case of Employees Personal Tools and Effects - Nil
  - In the case of all other loss or damage the first £1,000