

# R P LOVATT INSURANCE

*Authorised and regulated by the Financial Conduct Authority – ref:943746*

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19 March 2024

Scofell Landscapes Ltd  
Unit 1 Orchard Barn Oxford Road  
Chieveley  
Newbury  
Berkshire  
RG20 8RU

## TO WHOM IT MAY CONCERN:

As the Insurance Broker acting on behalf of **Scofell Landscapes Ltd**, please accept this letter as confirmation that the insurances detailed below are in force for a 12-month period from 20 March 2024.

**Business Description** - Grounds maintenance contractor, landscape contractor, tree felling & property maintenance, preparation.

### Public Liability Insurance

This insurance provides indemnity against legal liability arising from accidents to the public or damage to property not within their custody and control as a result of defects in the premises, products supplied, plant or negligence of the company, employees or subcontractors and / or from products manufactured, supplied by the insured but excluding repairing, replacing, recalling of such occurring during the period of insurance and arising out of or in connection with its business.

**Indemnity Limit:** Public Liability: £10,000,000 per event or occurrence. Unlimited during the period of insurance.

**Territorial Limits:** Anywhere within Great Britain including Northern Ireland, the Channel Islands, Isle of Man and member countries of the European Community in connection with temporary business undertaken in the course of business by any person normally resident in Great Britain including Northern Ireland, the Channel Islands and Isle of Man.

**Extensions:** Indemnity to Principal

**The indemnity limit is apportioned between two insurers as follows.**

**Insurer:** AXA Insurance UK Plc

**Policy No:** YB CMC 6962872

**Indemnity Limit:** £5,000,000

**Secondary Insurer:** Zurich Insurance Plc

**Policy No:** AG889894

**Indemnity Limit:** £5,000,000 in excess of the primary £5,000,000

### **Employers' Liability Insurance**

This insurance provides cover in accordance with the requirements of the Employers' Liability (Compulsory Insurance) Regulations 1998 against legal liability at law for damages, costs and expenses incurred in respect to injury to employees arising out of and in the course of their employment.

**Indemnity Limit:** £10,000,000 per event or occurrence. Unlimited during the period of insurance.

**Territorial Limits:** Anywhere within Great Britain including Northern Ireland, the Channel Islands, Isle of Man and elsewhere in the world in connection with temporary visits undertaken in the course of business by any person normally resident in Great Britain including Northern Ireland, the Channel Islands and Isle of Man.

**Extensions:** Indemnity to Principal

**Insurer:** AXA Insurance UK Plc

**Policy No:** YB CMC 6962872

### **Contract Works Insurance**

This insurance covers all risks of loss or damage to permanent or temporary works, hired in plant and all other goods used or incorporated into the contract works including whilst in transit and off-site storage.

**Territorial Limits:** At the contract site.

**Limit of indemnity:** £1,000,000 any one contract site.

**Insurer:** AXA Insurance UK Plc

**Policy No:** YB CMC 6962872

### **Hired in Plant**

**Territorial Limits:** At the contract site.

**Hired in Plant:** Limit any one item £75,000

**Insurer:** AXA Insurance UK Plc

**Policy No:** BH CMC 6962872

If you need any further information please contact me.

Yours sincerely



Marc Lovatt  
Partner

**R P Lovatt Insurance**

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