



TO WHOM IT MAY CONCERN

29th November 2024

Name of Insured: K.G.J. Price (Railway Contractors) Ltd

Principal Address: European Terminal Building 22A-22B, Pantglas Industrial Estate, Bedwas, Caerphilly, Mid Glamorgan, CF83 8DR

Business Description: Supply, installation, maintenance and repair of railway track and associated components. Permanent Way and Civil Engineering, Design, Installation and Associated Works specialising in supporting new signalling installations and remodel projects.. Manufacture of railway switch and crossing mechanisms. Reclamation and supply of railway track, sleepers and timbers. Supply of Personal Track Safety (PTS) labour. Hauliers. Property Owners

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:	Lloyd's - Probitas Syndicate 1492 placed through Miles Smith Limited
Policy Number:	B1903205231038
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:	1 st December 2024 to 30 th November 2025
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Towergate Insurance Brokers

4, Axis Court, Riverside Business Park, Swansea SA7 0AJ

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We have area offices located in Bristol, Cardiff, Haverfordwest and Swansea

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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



Public Liability

Insurer:	Lloyd's - Probitas Syndicate 1492 placed through Miles Smith Limited
Policy Number:	B1903205231038
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:	1 st December 2024 to 30 th November 2025
Indemnity Limit:	£5,000,000 any one occurrence

Products Liability

Insurer:	Lloyd's - Probitas Syndicate 1492 placed through Miles Smith Limited
Policy Number:	B1903205231038
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 for products sold or supplied.
Cover Period:	1 st December 2024 to 30 th November 2025
Indemnity Limit:	£5,000,000 in the aggregate

Public and Products Liability (Excess Layer)

Insurer:	Aspen Insurance UK Ltd placed through Miles Smith Limited
Policy Number:	B1903174231314
Cover Basis:	
Cover Period:	1 st December 2024 to 30 th November 2025
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contract Works

Insurer:	AXA Insurance UK Plc placed through Miles Smith Limited
Policy Number:	L220195855B
Cover Basis:	
Cover Period:	1 st December 2024 to 30 th November 2025
Maximum contract site value (£):	£1,000,000
Maximum item limit hired in (£):	£250,000
Excess:	£50
Excess:	£250

Professional Indemnity (Primary Layer)

Insurer:	Newline Insurance Company Limited placed through Miles Smith Limited
Policy Number:	NID23056172A
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
Cover Period:	1 st December 2024 to 30 th November 2025
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£25,000

Professional Indemnity (Excess Layer)

Insurer:	Lloyd's - Ascot Syndicate 1414 and Allianz Global Corporate & Specialty SE placed through Miles Smith Limited
Policy Number:	KO6290PIA230 & KO6290PIB230
Cover Basis:	
Cover Period:	1 st December 2024 to 30 th November 2025
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000

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

A handwritten signature in blue ink, appearing to read 'Becky Culverhouse', with a long horizontal flourish extending to the right.

Becky Culverhouse

Account Handler

Towergate

Email: rebecca.culverhouse@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.