



## TO WHOM IT MAY CONCERN

12th August 2024

Name of Insured: CTM Systems Limited

Principal Address: 8 Arkwright Road Industrial Estate, Arkwright Road, Bedford, Bedfordshire, MK42 0LQ

Business Description: Manufacture, Installation, and Maintenance of Bulk Handling and Storage Systems

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

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100755538CCI
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Towergate Insurance Brokers

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## Public Liability

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100755538CCI
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£500

## Products Liability

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100755538CCI
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate
<b>Excess:</b>	£500

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC013893
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 13 <sup>th</sup> March 2024
<b>Excess layer:</b>	£3,000,000
<b>Layer limit of indemnity:</b>	£2,000,000

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC013893
<b>Cover Period:</b>	14 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000

## Contract Works

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100756013ENG
<b>Cover Basis:</b>	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible.
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Maximum value any one contract (£):</b>	£2,000,000
<b>Maximum item limit hired in (£):</b>	£250,000

## Professional Indemnity

<b>Insurer:</b>	Accredited Insurance (Europe) Limited placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
<b>Policy Number:</b>	B0670CTMSMK5
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	1 <sup>st</sup> August 2024 to 31 <sup>st</sup> July 2025
<b>Indemnity Limit:</b>	£2,000,000 in the aggregate
<b>Excess:</b>	£25,000

### Professional Indemnity (Excess Layer)

<b>Insurer:</b>	International General Insurance Company (UK) Ltd placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
<b>Policy Number:</b>	B0670CTMSMK6
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	1 <sup>st</sup> August 2024 to 31 <sup>st</sup> July 2025
<b>Indemnity Limit:</b>	£3,000,000 in the aggregate
<b>Excess:</b>	£2,000,000

### Directors & Officers Liability

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC258251
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£1,000,000 any one claim

### Corporate Liability

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC258251
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£1,000,000

### Employment Practices Liability

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC258251
<b>Cover Period:</b>	4 <sup>th</sup> March 2024 to 3 <sup>rd</sup> March 2025
<b>Indemnity Limit:</b>	£500,000
<b>Excess:</b>	£2,500

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 black ink that reads "Hards." The signature is written in a cursive, flowing style.

Jeremy Hards Cert CII  
Account Handler

**Towergate**

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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.