

To Whom It May Concern,

3<sup>rd</sup> June 2024

Dear Sirs,

**RE: J.W.Hinchliffe (Tanks) Ltd**  
**Our Reference: 86595075**

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

**Business Description**

Fuel & oil tank cleaning/decommissioning, removal & disposal, domestic & commercial tank installation/inspection and sale of scrap metal fuel tanks and waste diesel & oils

**Employers Liability**

<b>Insurer:</b>	Pen Underwriting Limited underwritten by QBE Insurance (Europe) Limited
<b>Policy Reference:</b>	P/OED/10156
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	Legal liability in respect of the death, bodily injury, illness or disease sustained by any employee arising out of and in the course of his employment with a limit of GBP10,000,000 any one occurrence or series of occurrences arising out of the same cause including costs, including principals clause.

**Public Liability & Products Liability**

<b>Insurer:</b>	Pen Underwriting Limited underwritten by QBE Insurance (Europe) Limited
<b>Policy Reference:</b>	P/OED/10156
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	The insured's legal liability for death of or injury sustained by third parties and/or damage to third parties and/or damage to third party property arising out of the insured's business with an indemnity limit of GBP5,000,000 any one accident but unlimited in any year (aggregate for Products Liability) including principals clause.
<b>Third Party Property Damage Excess:</b>	£1,000



Broker at **LLOYDS**



James Hallam Corporate  
Saxon House, Duke Street, Chelmsford, CM1 1HT  
**Web:** [www.jameshallam.co.uk](http://www.jameshallam.co.uk)  
**Tel:** 01245 204555

**Registered in England Company No. 1632840**  
**Registered office:** 156 South Street, Dorking, Surrey RH4 2HF  
James Hallam Corporate is a trading name of James Hallam Limited  
James Hallam Limited is authorised and regulated by the Financial Conduct Authority  
Registration number 134435

## Professional Indemnity

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<b>Insurer:</b>	QBE UK Limited
<b>Policy Reference:</b>	00044474PIC
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	GBP1,000,000 in the aggregate

## Directors & Officers Liability

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<b>Insurer:</b>	Allianz Insurance Plc
<b>Policy Reference:</b>	LB28175444
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	GBP1,000,000 any one claim

## Contract Works

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<b>Insurer:</b>	NMU
<b>Policy Reference:</b>	EA240012977
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	GBP500,000 Any One Contract

## Hired in Plant

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<b>Insurer:</b>	NMU
<b>Policy Reference:</b>	EA240012977
<b>Cover period:</b>	1 <sup>st</sup> June 2024 to 31 <sup>st</sup> May 2025
<b>Details:</b>	GBP200,000

## Subjectivities

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The full terms and conditions of the above covers are set out in the relevant insurance policy/policies and the statement above is for information purposes only.

The above information is provided in good faith based on the arrangements at the time of writing. The expiry date shown represents the normal expiry date of the policy, which may change according to the circumstances.

We trust that you will find the above all in order, however, please do not hesitate to contact us if you require any further assistance.

## Excess Table:

Item/Coverage:	Sums Insured	Excess:
Employer's Liability	£10,000,000	£1,000
Public & Products Liability	£5,000,000	£1,000
Pollution Liability	£5,000,000	NIL
Contract Works	£500,000 Any One Contract	£1,000
Hired in Plant	£200,000	£1,000
Own Plant	£105,000	£1,000
Directors & Officers Liability	£1,000,000	NIL
Corporate Legal Liability	£1,000,000	£5,000
Group Personal Accident	Insured – See Schedule	N/A
Buildings Cover	£230,885 + 15% uplift	£500
General Contents	£23,896	£500
Stock in Trade	£33,140	£500
Business Interruption – Increased Cost of Working	£25,000 over 12 Months	£500
Professional Indemnity (Inspection only)	£1,000,000 Aggregate	£2,500
Cyber Liability	£500,000	£500
Legal Expenses	£100,000	NIL
Motor Fleet	Any Driver Over 25 – Named Drivers to be added as and when	12 Vehicles - £500 ADFT/£250 Windscreen

Claims Information/Notification:

## Reporting a motor incident

The sooner you report an incident, the lower the cost of your claim is likely to be. We will take action as soon as we are made aware of your claim.

If you need to report an incident, please email [newclaim.motor@uk.qbe.com](mailto:newclaim.motor@uk.qbe.com) or call us on [0808 100 8181](tel:08081008181), or fill in the form below. Please note the fields marked with an asterisk (\*) are mandatory.

**Policy Number: Y090044FLT0123A**

Yours faithfully,

*W. J. Garforth*

William Garforth  
Senior Sales Executive  
Email: [William.Garforth@jameshallam.co.uk](mailto:William.Garforth@jameshallam.co.uk)