



## TO WHOM IT MAY CONCERN

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22<sup>nd</sup> September 2017

Dear Sirs,

**RE: Thames Reinforcements Limited  
Certificate of Contractors All Risks, Employers and Public Liability and Professional  
Indemnity Insurance**

We act as Insurance Brokers to the above mentioned Group who have requested we write to confirm to you the insurance arrangements that we have effected on their behalf. Brief details of the insurances are as follows:-

### All Sections

**Insured:** Thames Reinforcements Limited

**Period:** 23<sup>rd</sup> September 2017 to 22<sup>nd</sup> September 2018 (both days inclusive)

**Business:** Concrete superstructures, substructures, groundworks, general buildings, plant hire, plant sales, piling contractors, property owners and property occupiers, designers, design & build contractors, tower crane erection, inspections services and dismantling, haulage contractors, fabrication and supply of steel reinforcement (and accessories) supply, distribution and installation of Tower Crane anti-collision systems, design, manufacture supply and installation of sacrificial steel shuttering for stairs, demolition contractors, property owners and occupiers

### Section 1

**Type of Insurance:** **Contractors All Risks**

**Interest:** Except as hereinafter excluded the Insurers will pay to or indemnify the Insured against damage to the Property Insured howsoever caused occurring during the Period of Insurance from any cause whatsoever

**Property Insured:** Item 1 demolition works permanent and temporary works and/or materials for incorporation therein including materials and other property which is free of charge the site itself and the geotechnical properties thereof

Item 2 temporary or permanent fixtures and buildings and/or the contents of such temporary or permanent buildings constructional plant tools and equipment survey and other instruments

used or for use in connection with the Insured Operations the Insureds own or that for which the Insured is responsible under agreement or otherwise or has by the time that damage is apparent become so responsible

**Limit of Indemnity:** Item 1 - GBP 40,000,000 any one contract  
Item 2 – GBP 7,000,000 any one event



**Conditions:** The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Debris Removal & Professional Fees  
Expediting Expenses  
Indemnity to Principals  
Escalation  
Loss Minimisation  
Terrorism buy-back extension up to full sum insured for loss or damage by "All Risk" due to act of Terrorism

**Insurer:** Allianz Insurance plc

**Policy No:** NT/23948948 & NN/23962908

## Section 2

**Type of Insurance** *Public/Products & Excess Public/Products Liability & Pollution Liability*

**Insured Interest:** **Public Liability**

To indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including claimants' costs fees and expenses) and Defence Costs in respect of accidental

1. bodily injury death or disease to any person
2. loss of or damage to tangible property

in connection with the Business of the Assured and occurring during the Period of Insurance.

### **Pollution Liability**

To indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including claimants' costs fees and expenses) and Defence Costs in respect of accidental

1. bodily injury death or disease to any person
2. loss of or damage to tangible property

arising out of Pollution in connection with the Business of the Assured occurring in its entirety during the Period of Insurance but only to the extent that the Assured can demonstrate that such Pollution:

- (a) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance and
- (b) was not the direct result of the Assured failing to take reasonable precautions to prevent such Pollution

**Limit of Indemnity:** GBP 20,000,000 any one occurrence/number of occurrences unlimited during the period of insurance but in all in any one period in respect of Products and Pollution Liability.

**Conditions:** The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Indemnity to Principal



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Legal Defence Costs – Health & Safety at Work Act 1974  
Cross Liabilities

**Insurer:** Lloyds of London – Syndicate 2525

**Policy No.:** 199D14007T17

### Section 3

**Type of Insurance** *Employers' and Excess Employers' Liability*

**Insured Interest** To indemnify the Assured for all sums which the Assured becomes legally liable to pay as Damages (including claimants' costs fees and expenses) and Defence Costs in respect of accidental bodily injury death or disease sustained by an Employee arising out of and in the course of his/her employment or engagement with the Assured in connection with the Business of the Assured and caused during the Period of Insurance.

**Limit of Indemnity:** GBP 25,000,000 any one event

**Conditions:** The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Compensation for Court Attendance  
Legal Defence Costs  
Indemnity to Principal

**Insurer:** Lloyds of London – Syndicate 2525

**Policy No:** 198D10024E167

### Section 4

**Type of Insurance** *Professional Indemnity*

**Insured Interest** To indemnify the Insured against any Claim first made and Notified during the Policy Period and which arises out of the conduct of the Insured Business

**Limit of Indemnity:** GBP 20,000,000 each and every claim including defence costs and expenses

**Conditions:** The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Joint Venture  
Fitness for Purpose  
Copyright, intellectual property rights

**Insurer:** QBE Insurance (Europe) Limited & Others

**Policy No:** B1262 FI08844717

This document is furnished to you as a matter of information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify in any manner the contracts of insurance between the Insured and underwriters. Any amendment, change or extension of such contact can only be effected by specific endorsement attached hereto.



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Should the above mentioned contracts of insurance be cancelled, assigned or changed during the above Policy period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned Insurance Brokers.

For and on Behalf of  
Arthur J. Gallagher

Dominic Lion ACII  
Construction Services