



# HENDERSON

INSURANCE BROKERS

an Aon company

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LS27 0TS

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26 September 2019

[www.hibl.co.uk](http://www.hibl.co.uk)

## To Whom It May Concern

Dear Sirs

### HURST GROUP (NORTHERN) LTD & SUBSIDIARY COMPANIES (LISTED BELOW) HURST STORES AND INTERIORS LTD (INCLUDING AYNSLEY BUILDING SERVICES), HURST CEILINGS AND FLOORING LTD, HURST JOINERY PROJECTS LTD AND HURST PLASTICS LTD

We act as Insurance Brokers to the above and confirm that the following insurance arrangements are in force and there are no exclusions relating to licensed premises:-

#### Employers Liability

Insurer : Aviva  
Policy Number : 100574573 CSI  
Period of Insurance : 30<sup>th</sup> September 2019 to 29<sup>th</sup> September 2020  
Cover : Legal liability for injury to employees in the course of the business  
Limit of Indemnity : £10,000,000 Any one event  
Unlimited Any one period of insurance

#### Public & Products Liability

Insurer : Aviva  
Policy Number : 100574573 CSI  
Period of Insurance : 30<sup>th</sup> September 2019 to 29<sup>th</sup> September 2020  
Cover : Legal liability for bodily injury to third parties or damage to their property  
Public Liability Limit : £5,000,000 Any one claim  
Products Liability Limit : £5,000,000 Any one period of insurance and in the aggregate

#### Excess Public & Products Liability

Insurer : QBE  
Policy Number : Y020439QBE0113A  
Period of Insurance : 30<sup>th</sup> September 2019 to 29<sup>th</sup> September 2020  
Cover : Legal liability for bodily injury to third parties or damage to their property  
Public Liability Limit : £15,000,000 over Primary £5,000,000 Any one claim  
Products Liability Limit : £15,000,000 over Primary £5,000,000 Any one period of insurance and in the aggregate

#### Contractors All Risks

Insurer : Aviva  
Policy Number : 100574573 CSI  
Period of Insurance : 30<sup>th</sup> September 2019 to 29<sup>th</sup> September 2020  
Cover : Limit any one contract site £2,000,000  
Own plant - limit per loss £300,000  
Hired in Plant - limit any one item £250,000  
Continuing Hiring Charges (3 months Indemnity) £50,000  
Employees Tools & effects £25,000 - limit any one employee £5,000

**Professional Indemnity Insurance – Policyholder - HURST STORES AND INTERIORS LTD  
(INCLUDING AYNSLEY BUILDING SERVICES), HURST CEILINGS AND FLOORING LTD, HURST  
JOINERY PROJECTS LTD**

Insurer : Royal & Sun Alliance  
Policy Number : RTT307599  
Period of Insurance : 30<sup>th</sup> September 2019 to 29<sup>th</sup> September 2020  
Excess : £ 25,000 each/every loss excluding costs and expenses  
Limit of Indemnity : £10,000,000 Any one claim/defence costs in addition  
Retroactive Date : None

Cover is subject to the Insurers policy terms, conditions, exclusions and cancellation provisions.

The information provided in this document is based on the insurance covers in place at the time of writing. Changes to cover may have been made during the policy period of cover.

Any expiry date shown in this document represents the standard expiry date of the policy, in certain circumstances cancellation may occur before the standard expiry date of the policy.

This document is provided for information only; it does not alter, amend or extend the cover provided by the insurance policy.

Yours sincerely



**Trisha Vaudin**  
**Broker**

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