Gallagher

Insurance | Risk Management | Consulting

Ground Floor
Milford House
Pynes Hill
Exeter
Devon
EX2 5AZ
www.ajg.com/uk

TO WHOM IT MAY CONCERN

18 September 2026

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s)	**Nigel Matthews t/as Banbury Plant & Skip Hire**
Postal Address	**Ferris Hill Farm, Sibford Road, Hook Norton, Banbury, Oxfordshire, OX15 5JY, United Kingdom**
Our Ref	**22053251**
Business Description	**Skip Hire, Waste Transfer Station, Recycling, Plant Hire, Aggregate Sales, Ground Workers, Demolition, Property Owners and Public House**

Employers Liability

Insurer:	HDI Global Specialty SE via Pen Underwriting Ltd t/a Manchester Underwriting Management
Policy number:	CA24I0000076050
Cover period:	18th September 2026 to 17th September 2027
Indemnity limit:	£10,000,000

Public Liability

Insurer:	HDI Global Specialty SE via Pen Underwriting Ltd t/a Manchester Underwriting Management
Policy number:	CA24I0000076050
Cover period:	18th September 2026 to 17th September 2027
Indemnity limit:	£5,000,000
Excess:	£2,500

Public and Products Liability (Excess Layer)

Insurer:	QBE UK Limited
Policy number:	TBC
Cover period:	18th September 2026 to 17th September 2027
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000
Total Indemnity Limit:	£10,000,000

Cover is subject to the full terms, conditions and exclusions of the policy.

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

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Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Dani Davies

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Account Executive
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Email: Dani_Davies@ajg.com

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