



TO WHOM IT MAY CONCERN

11th March 2020

Name of Insured: CTM Systems Limited

Principal Address: c/o 4 Hampden Court, Biddenham, Bedford, MK40 4HX

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:

Professional Indemnity

Insurer:	Liberty Mutual Insurance Europe SE and Lloyd's - Everest Syndicate 2786, Lloyd's - CNA Hardy Syndicate 382 placed through Dual Corporate Risks Limited
Policy Number:	PC-0378391713
Cover Basis:	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.
Cover Period:	1 st August 2019 to 31 st July 2020
Indemnity Limit:	£5,000,000 in the aggregate.
Excess:	£25,000

Directors & Officers Liability

Insurer:	Royal & Sun Alliance Insurance Plc
Policy Number:	RDA00006029
Cover Period:	4 th March 2020 to 3 rd March 2021
Indemnity Limit:	£1,000,000

Towergate Insurance Brokers

Third Floor, Exchange House, 486 Midsummer Boulevard,
Central Milton Keynes MK9 2EA

Tel: **01908 258 388** Email: miltonkeynes@towergate.co.uk

www.towergate.com



Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited.
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.
Registered address: 1 Minster Court, Mincing Lane, London EC3R 7AA.





Employers Liability

Insurer:	Aviva Insurance UK Ltd
Policy Number:	100554310CCI
Cover Period:	4 th March 2020 to 3 rd March 2021
Indemnity Limit:	£10,000,000

Public / Products Liability

Insurer:	Aviva Insurance UK Ltd
Policy Number:	100554310CCI
Cover Period:	4 th March 2020 to 3 rd March 2021
Indemnity Limit:	£5,000,000 any one occurrence (in the aggregate for Products Liability)

Public / Products Liability (Excess Layer)

Insurer:	AIG (Europe) Ltd
Policy Number:	0024532777
Cover Period:	4 th March 2020 to 3 rd March 2021
Indemnity Limit:	£5,000,000 any one occurrence in excess of Primary £5,000,000 (in the aggregate for Products Liability)

Indemnity To Principals

The Insured

- (1) You and Your personal representatives in respect of legal liability You incur
 - (2) At Your request, including the personal representatives of these persons
 - (a) any director, partner or Employee of Yours
 - (b) the officers, committees and members of Your canteen, social, sports, educational and welfare organisations, first aid, fire, security and ambulance services in their respective capacities as such
 - (c) any principal for whom You are carrying out a contract, to the extent required by the contract conditions
 - (d) those who hire plant to You to the extent required by the hiring conditions for legal liability for which You would have been entitled to cover if the claim had been made against You.
- Each covered party will be subject to the terms of this Section so far as they apply.
The total amount which We will pay will not exceed The Limit of Indemnity regardless of the number of parties claiming to be covered.

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Contract Workks

Insurer: Aviva Insurance UK Ltd
Policy Number: 24867979 ENP
Cover Period: 4th March 2020 to 3rd March 2021
Indemnity Limit: Limit Any One Contract £2,500,000

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." with a flourish at the end.

Jeremy Hards Cert CII
Account Handler
Towergate Insurance
Direct Dial: 01908693228
Email: jeremy.hards2@towergate.co.uk

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.

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