



TO WHOM IT MAY CONCERN

3rd March 2025

Name of Insured: CTM Systems Limited

Principal Address: 8 Arkwright Road Industrial Estate, Arkwright Road, Bedford, Bedfordshire, MK42 0LQ

Business Description: Manufacture, Installation, and Maintenance of Bulk Handling and Storage Systems

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:

Employers' Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100755538CCI
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.
Cover Period:	4 th March 2025 to 3 rd March 2026
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100755538CCI
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.
Cover Period:	4 th March 2025 to 3 rd March 2026
Indemnity Limit:	£5,000,000 any one occurrence
Excess:	£500

Towergate Insurance Brokers

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Central Milton Keynes MK9 2EA

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Registered address: 2 Minister Court, Mincing Lane, London EC3R 7PD.



Products Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100755538CCI
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
Cover Period:	4 th March 2025 to 3 rd March 2026
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£500

Public and Products Liability (Excess Layer)

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC013893
Cover Basis:	As per underlying policy
Cover Period:	4 th March 2025 to 3 rd March 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contract Works

Insurer:	Aviva Insurance Limited
Policy Number:	100756013ENG
Cover Basis:	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible
Cover Period:	4 th March 2025 to 3 rd March 2026
Maximum value any one contract (£):	£2,000,000
Maximum item limit hired in (£):	£250,000

Professional Indemnity

Insurer:	Accredited Insurance (Europe) Limited placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	B0670CTMSMK5
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 2024 to 31 st July 2025
Indemnity Limit:	£2,000,000 in the aggregate
Excess:	£25,000

Professional Indemnity (Excess Layer)

Insurer:	International General Insurance Company (UK) Ltd placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets
Policy Number:	B0670CTMSMK6
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 2024 to 31 st July 2025
Indemnity Limit:	£3,000,000 in the aggregate
Excess:	£2,000,000

Directors & Officers Liability

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC258251
Cover Period:	4 th March 2025 to 3 rd March 2026
Indemnity Limit:	£1,000,000 any one claim

Corporate Liability

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC258251
Cover Period:	4 th March 2025 to 3 rd March 2026
Indemnity Limit:	£1,000,000

Employment Practices Liability

Insurer: Zurich Insurance Company Ltd
Policy Number: PC258251
Cover Period: 4th March 2025 to 3rd March 2026
Indemnity Limit: £500,000
Excess: £2,500

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, appearing to read 'J Hards', is enclosed in a thin black rectangular border.

Jeremy Hards Cert CII
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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.