



TO WHOM IT MAY CONCERN

6th August 2026

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 2026 to 3rd March 2027
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 2026 to 3rd March 2027
Indemnity Limit:	£2,000,000 any one occurrence
Excess:	£500



Everywhen Insurance
3rd Floor Exchange House, 486
Midsummer Boulevard
Central Milton Keynes, MK9 2EA



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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 2026 to 3 rd March 2027
Indemnity Limit:	£2,000,000 in the aggregate
Excess:	£500

Public and Products Liability (Excess Layer)

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC013893
Cover Period:	4 th March 2026 to 3 rd March 2027
Excess layer:	£3,000,000
Layer limit of indemnity:	£2,000,000

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.

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 2025
Maximum value any one contract (£):	£2,000,000
Maximum item limit hired in (£):	£250,000

Professional Indemnity – Primary Layer

Insurer:	Dual Corporate Risks Ltd
Client Reference:	PC-00N7Z52660
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 2026 to 31 st July 2027
Indemnity Limit:	£2,000,000 in the aggregate
Excess:	£25,000

Professional Indemnity – Excess Layer

Insurer:	International General Insurance Company (UK) Ltd placed through Price Forbes Ltd
Policy Number:	26PF016754
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 2026 to 31 st July 2027
Indemnity Limit:	£3,000,000 in the aggregate

Directors & Officers Liability

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC258251
Cover Period:	4 th March 2026 to 3 rd March 2027
Indemnity Limit:	£1,000,000 any one claim

Corporate Liability

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC258251
Cover Period:	4 th March 2026 to 3 rd March 2027
Indemnity Limit:	£1,000,000

Employment Practices Liability

Insurer:	Zurich Insurance Company Ltd
Policy Number:	PC258251
Cover Period:	4 th March 2026 to 3 rd March 2027
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

Marc Taylor

Marc Taylor Cert CII MCMI
Client Director
Everywhen Insurance

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.