

To Whom It May Concern

23rd March 2026

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

Policyholder: **Cheffins**

Employers Liability

Insurer: Aviva Insurance Limited
Policy Number: 100775772CCI
Cover Period: 31st March 2026 to 30th March 2027
Indemnity Limit: **£15,000,000** any one occurrence (**£5,000,000** in respect of terrorism)
Indemnity to Principals Extension: Yes

Public & Products Liability

Insurer: Aviva Insurance Limited and Chubb European Group SE
Policy Number: 100775772CCI and UKCASO20452
Cover Period: 31st March 2026 to 30th March 2027
Indemnity Limit: **£10,000,000** any one occurrence and the in aggregate in respect of Product Liability
Excess: £500 increasing to £1,000 in respect of USA/Canada
Indemnity to Principals Extension: Yes

Goods in Transit

Insurer: The Fiducia MGA Company Limited
Policy Number: FIDCAR-0553/2026
Cover Period: 31st March 2026 to 30th March 2027
Indemnity Limit: **£200,000** any one own vehicle and hauliers/carrier vehicle
Excess: £350 each and every loss
Valuation Basis: Invoice price where sale agreed

Hired in Plant

Insurer:	Aviva Insurance Limited
Policy Number:	100812410ENG
Cover Period:	31st March 2026 to 30th March 2027
Limit of indemnity:	£200,000 – Hired in Plant, including forklift trucks, telehandlers, teleporters, cherry pickers and generators
Territorial Limits:	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Conditions:	Insured property to be returned to a secure building or compound at the end of the wording day. Cover restricted to premises of the insured only.
Excess:	£500 each and every claim, increasing to £1,000 in respect of theft, attempted theft and malicious damage

Subject to the Insurers' policy terms, conditions, warranties and exclusions.

Please Note:

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,



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