

## TO WHOM IT MAY CONCERN

02 April 2009

Dear Sirs

### **GEORGE SHARKEY & SONS LTD & MESSRS G & M SHARKEY**

The following Policies are in force for the period from **28 February 2009 to 27 February 2010 other than Professional Indemnity which runs 8 March 2009 to 27 February 2010:-**

#### **Employers Liability**

Insurer:                   AIG Europe (UK) Ltd.

Policy Number:         E21605432

Interest:                 Indemnity in respect of all sums which the Insured shall become legally liable to pay as compensation in respect of bodily injury, including death, illness or disease, caused during the Period of Insurance to any Employee of the Insured within the Territorial Limits arising out of and in the course of the their employment or engagement by the Insured in the Business.

Indemnity Limit:        **£10,000,000** any one occurrence (costs and expenses inclusive).

Territorial Limits:     World-wide (excluding USA/Canada)

Including:               Indemnity to Principals  
Contractual Liability

#### **Excess Employers Liability**

Insurer:                   ACE Europe

Policy Number:         UKCASC30033

Interest:                 Indemnity in respect of all sums which the Insured shall become legally liable to pay as compensation in respect of bodily injury, including death, illness or disease, caused during the Period of Insurance to any Employee of the Insured within the Territorial Limits arising out of and in the course of their employment or engagement by the Insured in the Business.

Limit of Indemnity: **£15,000,000** any one occurrence  
In excess of **£10,000,000** any one occurrence

Territorial Limits: World-wide (excluding USA/Canada)

Excluding: Offshore Work

Including: Indemnity to Principals  
Contractual Liability

### **Public / Products Liability**

Insurer: AIG Europe (UK) Ltd.

Policy Number: P21605432

Interest: All sums which the Insured shall be legally liable for compensation or damages in respect of:

- (a) Accidental death, bodily injury, illness & disease to any person
- (b) Accidental damage to property
- (c) Accidental trespass, nuisance, pollution, loss of amenities or interference with stoppage of traffic

Indemnity Limit: **£5,000,000** any one occurrence unlimited in the period (except pollution, products and financial loss)

Pollution and Products: **£5,000,000** in aggregate in the period

Deductible: **£500** third party property damage  
**£10,000** each and every occurrence in respect of Part Products

Territorial Limits: World-wide (excluding USA/Canada)

Including: Indemnity of Principals  
Contractual Liability  
Products Liability  
Pollution - sudden and unforeseen  
Cross Liabilities Clause

## **Excess Public / Products Liability**

Insurers: ACE Europe

Policy Number: UKCASC30033

Indemnity Limit: **£5,000,000** any one occurrence unlimited in the period but in the aggregate in respect of Products Liability and Pollution.

In excess of:-

**£5,000,000** in terms provided by the Primary policy excluding financial loss.

Territorial Limits: World-wide (excluding USA/Canada)

## **Contract Works**

Insurer: Allianz Insurance Plc

Policy Number: NT/17213423

Property Insured: Item A - The permanent and/or temporary works in course of execution in performance of any contract or private development work and the materials (including free issue materials) for use in connection therewith or intended to form part thereof other than

a) any existing property or property being altered or repaired

b) any contract value of which at inception of the contract exceeds the limit of liability by item A

while on the site of any contract or elsewhere within the geographical limits

Item B - Plant tools equipment temporary buildings surveying instruments portable site phones and other items for use in connection with the contract works and similar property not more specifically insured for use in connection with the Insured's other contract sites which are excluded from this policy solely by virtue of the definition of contract works.

Item C – Employees personal effects and tools while on any contract site

Contract Limits: A) Building Contracts **£5,000,000** any one contract

Deductibles: DE4 - **£20,000** each and every occurrence  
All Other Claims - **£1,000** each and every occurrence

Territorial Limits: UK and Republic of Ireland

Including: Additional Parties, Indemnification  
Own and Hired in Plant  
Continuing Hire Charges  
Interest Clause - when required by agreement the interest of other parties (e.g. financial institutions and owners of plant) in any of the property insured is noted in the terms of this insurance.

## Professional Indemnity

Insurers: QBE Insurance Company Ltd.  
Policy Number: 011528/01/2008/021  
Indemnity Limit: **£10,000,000** any one claim including defence costs  
Territorial Limits: World-wide (excluding USA/Canada)

All of the above policies may be subject to more specific terms, clauses, exceptions and conditions.  
Please refer to us if you need more information.

Yours faithfully



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