

TO WHOM IT MAY CONCERN

30 September 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s) **United Access Limited**

Postal Address **Evenwood Industrial Estate, Evenwood, Bishop Auckland, County Durham, DL14 9SF, United Kingdom**

Our Ref **56036735**

Business Description **United Access Limited - Access Plant Hire Company.**

Professional Indemnity (Primary Layer)

Insurer: Dual Corporate Risks Limited via Arthur J Gallagher (UK) Ltd

Policy number: FI2397625

Cover period: 1st October 2025 to 30th September 2026

Indemnity limit: £2,000,000 any one claim

Excess: £500,000

Professional Indemnity (Excess Layer)

Insurer: Nexus Underwriting Limited via Arthur J Gallagher (UK) Ltd

Policy number: FI2570125

Cover period: 1st October 2025 to 30th September 2026

Excess layer: £3,000,000

Primary indemnity limit: £2,000,000

Professional Indemnity (Excess Layer)

Insurer: HCC International Insurance Company Plc

Policy number: 658962

Cover period: 1st October 2025 to 30th September 2026

Excess layer: £5,000,000

Primary indemnity limit: £5,000,000

TOTAL INDEMNITY LIMIT: £10,000,000 any one claim

Employers Liability

Insurer:	Chubb European Group SE
Policy number:	UKPKND07028
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	£10,000,000 any one claim

Public Liability

Insurer:	Chubb European Group SE
Policy number:	UKPKND07028
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	£10,000,000 any one claim

Products Liability

Insurer:	Chubb European Group SE
Policy number:	UKPKND07028
Cover period:	1st October 2025 to 30th September 2026
Indemnity limit:	£10,000,000 any one claim & in the aggregate in any one period of insurance

Motor Fleet - all subsidiary companies

Insurer:	QBE UK Limited
Policy number:	Y156163FLT0124A
Cover period:	1st October 2025 to 30th September 2026
Cover:	Comprehensive
Private Cars – Third Party Liability:	£20,000,000
Vans/Trucks/Special Types – Third Party Liability:	£5,000,000
Excess each and every claim	£500 all own damage claims – increased for some high performance vehicles

Contractors Plant

Insurer:	NMU
Policy number:	EP230015607 (United Access)
Cover period:	1st October 2025 to 30th September 2026
Limit of indemnity:	£1,000,000 any one loss – plant hired in £2,500,000 any one loss – plant hired out, subject to limit £500,000 any one item

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

S L Davidson

Samantha Davidson

Senior Account Broker

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