

Our Ref: EMS/Com/Construction

22<sup>nd</sup> November 2010



TO WHOM IT MAY CONCERN

Dear Sir/Madam,

**Re: Steel Building Solutions Ltd, SBS Industrial Buildings Ltd, In Steel Products Ltd & SBS (Design & Build) Ltd**

I write to confirm that Contractors All Risk Insurance for the above named company has been arranged on the following basis:-

<b>Business Description:</b>	Supply, Build Steel Frame Buildings & Generals Buildings
<b>Insurer:</b>	Am Trust/ Allianz & Great Lakes
<b>Period of Insurance:</b>	17 <sup>th</sup> November 2010 to 16 <sup>th</sup> November 2011
<b>Policy No:</b>	TBA

**Limits of Indemnity:**

<b>Employers Liability</b>	<b>£10,000,000</b>
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**Basis of Cover:** Indemnity for your legal liabilities to employees consequent upon death or bodily injury arising out of or in the course of each person's employment. Cover includes legal costs and expenses incurred in defending prosecutions under Health and Safety legislation.

<b>Public Liability / Products</b>	<b>£5,000,000</b>
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**Basis of Cover:** Indemnity for your legal liability for injury to the public or loss of or damage to property not owned by you or in your custody or control and, if applicable, Indemnity for accidental bodily injury sustained by or accidental loss of or damage to the property of Third parties arising from defects in goods you manufacture, sell supply, test, service or maintain.

<b>Contract Works - Max Contract Value:</b>	<b>£100,000</b>
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**Insured:** Permanent or Temporary materials incorporated or for incorporation therein for which the insured is responsible.

<b>Own Plant:</b>	<b>£5,000</b>
<b>Hired In Plant Charges (Per Annum):</b>	<b>£5,000</b>
<b>Limit per incident for claims In respect of Hired in Plant:</b>	<b>£75,000</b>

<b>Financial Loss:</b>	<b>Limit £25,000 in the aggregate</b>
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<b>Defective Workmanship / Guarantee:</b>	<b>Limit £10,000 in the aggregate</b>
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<b>Professional Indemnity:</b>	<b>£25,000 Per Claim / £100,000 Any One Period of Insurance</b>
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M & DH Insurance Services Ltd are authorised and regulated by the Financial Services Authority.  
Registered in England No: 4567536 Registered Office: 15 Grove Place, Bedford MK40 3JJ

Sandland Court  
Pilgrim Centre  
Brickhill Drive  
Bedford MK41 7PZ

T: 01234 352230  
F: 01234 352330

E: info@mdh-insurance.co.uk  
W: www.mdh-insurance.co.uk



Insurance Services Ltd

**Personal Accident 24 Hour Cover -**

Death	1 x annual salary per person £1,000,000
Loss of Limb	1 x annual salary per person £1,000,000
Loss of sight	1 x annual salary per person £1,000,000
Permanent total disability	1 x annual salary per person £1,000,000
Temporary total disability	maximum £1,000 per person per week, maximum period 104 weeks

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,  
M & DH INSURANCE SERVICES LTD

Emma Sanders  
Commercial Account Handler



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