

CONFIRMATION OF INSURANCE: B M Stafford & Sons Ltd

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER:	B M Stafford & Sons Ltd		
BUSINESS DESCRIPTION:	Haulage Contractors, Warehousing/Storage, Freight Forwarders and Property Owners		
INSURER:	Aviva Insurance Limited		
POLICY NO:	100718855CCI		
PERIOD OF COVER:	18th November 2025	to:	17th November 2026
LIMIT OF INDEMNITY:	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	£1,000 – Public & Products Liability for each and every property damage claim		

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

POLICYHOLDER:	B M Stafford & Sons Ltd		
BUSINESS DESCRIPTION:	Haulage Contractors, Warehousing/Storage, Freight Forwarders and Property Owners		
INSURER:	Zurich Insurance Company Ltd		
POLICY NO:	PC404150		
PERIOD OF COVER:	18th November 2025	to:	17th November 2026
LIMIT OF INDEMNITY:	Public Liability:	£5,000,000 in excess of primary: Limit applies to any one occurrence.	£5,000,000
	Products Liability:	£5,000,000 in excess of primary: Limit applies in aggregate in the period of insurance.	£5,000,000
EXCESS:	As per the underlying policy		

FREIGHT & HAULIERS LIABILITY

POLICYHOLDER:	B M Stafford & Sons Ltd			
BUSINESS DESCRIPTION:	Haulage Contractors, Warehousing/Storage, Freight Forwarders and Property Owners			
INSURER:	NMU			
POLICY NO:	HWK012030647			
PERIOD OF COVER:	18th November 2025	to:	17th November 2026	
Conditions	Limit per tonne	Maximum limit any one vehicle	Maximum limit any one event	Excess any one claim
CMR UK	8,330 SDR	£500,000	£500,000	£250
RHA – Own Vehicles	1,300 GBP	£35,000	£70,000	£250
RHA - Subcontracted	1,300 GBP	£35,000	£70,000	£250
RHA – (Own Vehicles) Barbour	NA	£300,000	£300,000	£1,000
RHA – (Own Vehicles) Uplifted	5,000 GBP	£65,000	£130,000	£250

RHA – (Uplifted) Moguntia Food Ingredients UK Ltd	7,500 GBP	£225,000	£225,000	£250
RHA – 1998 Uplifted Own Vehicles	6,000 GBP	£160,000	£160,000	£500

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

A.Morgan

Adam Morgan
Client Advisor
For and on behalf of Marsh Commercial