

28 September 2016

**To Whom It May Concern**

Dear Sirs

**HURST GROUP (NORTHERN) LTD & SUBSIDIARY COMPANIES (LISTED BELOW)**  
**HURST STORES AND INTERIORS LTD, HURST CEILINGS AND FLOORING LTD, HURST**  
**JOINERY PROJECTS LTD AND HURST PLASTICS LTD**

We act as Insurance Brokers to the above and confirm that the following insurance arrangements are in force and there are no exclusions relating to licensed premises:-

**Employers Liability**

Insurer : Aviva  
Policy Number : 24826457 CTC  
Period of Insurance : 30<sup>th</sup> September 2016 to 29<sup>th</sup> September 2017  
Cover : Legal liability for injury to employees in the course of the business  
Limit of Indemnity : £10,000,000 Any one event  
Unlimited Any one period of insurance

**Public & Products Liability**

Insurer : Aviva  
Policy Number : 24826457 CTC  
Period of Insurance : 30<sup>th</sup> September 2016 to 29<sup>th</sup> September 2017  
Cover : Legal liability for bodily injury to third parties or damage to their property  
Public Liability Limit : £5,000,000 Any one claim  
Products Liability Limit : £5,000,000 Any one period of insurance and in the aggregate

**Excess Public & Products Liability**

Insurer : QBE  
Policy Number : Y020439QBE0113A  
Period of Insurance : 30<sup>th</sup> September 2016 to 29<sup>th</sup> September 2017  
Cover : Legal liability for bodily injury to third parties or damage to their property  
Public Liability Limit : £15,000,000 over Primary £5,000,000 Any one claim  
Products Liability Limit : £15,000,000 over Primary £5,000,000 Any one period of insurance and in the aggregate

**Contractors All Risks**

Insurer : Aviva  
Policy Number : 24826457 CTC  
Period of Insurance : 30<sup>th</sup> September 2016 to 29<sup>th</sup> September 2017  
Cover : Limit any one contract site £2,000,000  
Own plant - limit per loss £300,000  
Hired in Plant - limit any one item £250,000  
Continuing Hiring Charges (3 months Indemnity) £50,000  
Employees Tools & effects £25,000 - limit any one employee £5,000



**Professional Indemnity Insurance – Policyholder - HURST STORES AND INTERIORS LTD,  
HURST CEILINGS AND FLOORING LTD, HURST JOINERY PROJECTS LTD**

Insurer : HCC  
Policy Number : PI141710487  
Period of Insurance : 30<sup>th</sup> September 2016 to 29<sup>th</sup> September 2017  
Excess : £ 25,000 each/every loss excluding costs and expenses  
Limit of Indemnity : £10,000,000 Any one claim/defence costs in addition  
Retroactive Date : None

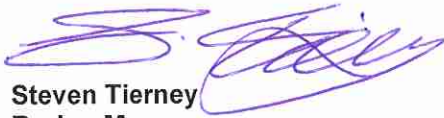
Cover is subject to the Insurers policy terms, conditions, exclusions and cancellation provisions.

The information provided in this document is based on the insurance covers in place at the time of writing. Changes to cover may have been made during the policy period of cover.

Any expiry date shown in this document represents the standard expiry date of the policy, in certain circumstances cancellation may occur before the standard expiry date of the policy.

This document is provided for information only; it does not alter, amend or extend the cover provided by the insurance policy.

Yours sincerely



**Steven Tierney**  
**Broker Manager**

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