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Opening Hours:  
Monday to Friday 9.00am-5.30pm

Higos Reference: **13164450**

To Whom It May Concern

28 January 2022

Dear Sirs

**Re: Emery Brothers Ltd t/as Emery's of Bath  
Policy Number:**

As appointed Insurance Brokers to Emery Brothers Ltd t/as Emery's of Bath we can confirm their insurance arrangements include the following:

**Policy Details**

Policyholder	Emery Brothers Ltd t/as Emery's of Bath
Business Description	Building Contractor
Insurer	Dual Corporate Risks Limited t/a DUAL Oliva
Policy Number	OUM22/223823
Period of Insurance	31/01/2022 to 30/01/2023 both days inclusive

**Cover**

**Contractors All Risks**

Limit of Indemnity	£2,000,000 any one contract
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**Plant**

Limit of Indemnity own plant	£180,000
Limit of Indemnity Hired In Plant	£100,000 Any one accident

**Employers Liability**

Limit of Indemnity	£10,000,000	any one occurrence
Excess	£0	
Comments	Indemnity to Principal Clause is included	

**Public & Products Liability**

Limit of Indemnity	£5,000,000 million	any one occurrence but in the aggregate during any one period of Insurance in respect of Products.
Excess	£1,000	each and every claim increased to £1,500 for grade 2 listed buildings and £2,500 for grade 1 listed buildings
Comments	Indemnity to Principal Clause is included	



**Policy Details**

Policyholder Emery Brothers Ltd t/as Emery's of Bath  
Business Description Building Contractor  
Insurer Zurich  
Policy Number  
Period of Insurance 31/01/2022 to 30/01/2023 both days inclusive

**Public & Products Liability**

Limit of Indemnity £5,000,000 million In Addition to £5,000,000 provided by Dual to give a total amount of £10,000,000.  
Comments Indemnity to Principal Clause is included

**Policy Details**

Policyholder Emery Brothers Ltd t/as Emery's of Bath  
Business Description Building Contractor  
Insurer HCC Tokio Marine  
Policy Number 639917/H  
Period of Insurance 31/01/2022 to 30/01/2023 both days inclusive

**Cover****Professional Indemnity**

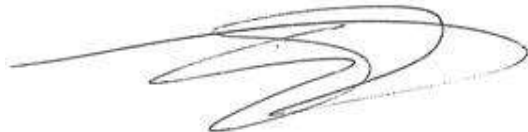
Limit of Indemnity £2,000,000 any one claim excluding defence costs  
Excess £2,500

Subject to the Insurer's Policy Wording and terms, conditions, limitations and exceptions advised on Policy Schedule.

This letter is issued as a matter of information only and evidences cover as at the date of the letter. This letter confers no rights to the holder and imposes no liability on the insurer. The insurer assumes no responsibility to the holder of the letter to provide any notice of any material change in or cancellation of these policies.

If you should have any queries please do not hesitate to contact us on 01749 355 610.

Yours sincerely



**Kevin Jackson**  
Corporate Executive

**Direct Dial: 01749 355 611**

**Mobile: 07501 506 239**