



Liability Insurance

# **Policy Wallet**

## Insurance Documents

## Insurance Documents

Here is your Policy. Please check it very carefully and ensure that it is accurate and precisely meets your requirements. If there is any error, or anything that you do not understand, please contact your broker straightaway.

All insurances contain conditions, exclusions, and in some cases warranties. It is vital that you are familiar with the obligations imposed upon you by the terms of this cover and the limitations of its scope.

Please also find attached your Certificate of Employers' Liability Insurance.

### To be a Good Company

At Tokio Marine HCC, we are committed to supporting the needs of our employees, customers, the local community and wider society. Central to this approach is the belief that our business objectives must be strategically compatible with our behavioural, social and environmental obligations as a leading global insurer.

To ensure we meet the standards we have set for ourselves, which are now reinforced through Tokio Marine's vision of being a Good Company, we have revamped and strengthened our Corporate Social Responsibility programme around four key pillars.

**Community** – mutually beneficial engagement with the local and wider community;

**Workplace** – creation of a working environment for employees characterised by equal opportunities, training and personal development, and regular and open communication;

**Environment** – reduction of Tokio Marine HCC's carbon footprint; and

**Marketplace** – commitment to treat customers fairly; monitor and confront financial crime; and comply with the Tokio Marine HCC Code of Business Conduct and Ethics

### Our Rating

Tokio Marine HCC's insurance companies are highly rated

A+ (Strong) by Standard & Poor's

A++ (Superior) by A.M. Best Company

AA- (Very Strong) by Fitch Ratings

## Our Claims Vision

The ultimate test for any insurance policy is at the time it is needed to respond to a claim and the service that your insurer provides in relation to it.

You and your brokers should take comfort in knowing that Tokio Marine HCC are committed to providing a first class level of claims service. We offer dedicated resources to ensure consistency of claims handling, effective account management and winning claims strategies. Our claims team include qualified solicitors who provide outstanding expertise and support at the time most needed.

Should you become aware of an incident that may give rise to a claim please notify us as soon as reasonably practicable using the following details:

Liability Claims  
Tokio Marine HCC  
6 Old Field Road  
Bocam Park  
Pencoed  
Bridgend  
CF35 5LJ

+44 (0)1656 868000

[liabilityclaims@tmhcc.com](mailto:liabilityclaims@tmhcc.com)

[touropsclaim@tmhcc.com](mailto:touropsclaim@tmhcc.com) (Tour Operators Liability claims only)

### Professional Risk Capabilities

The Professional Risks division can offer you the following products:

- Professional Indemnity
- Liability Insurance
- Contractors All Risks
- Office Protect
- Management Liability
- Cyber

**THANK YOU FOR PLACING YOUR BUSINESS WITH US**



TOKIO MARINE  
HCC

# Liability Insurance

## SCHEDULE

|                       |                                                                                                                                                                               |                                                           |     |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|-----|
| Policyholder:         | R D Woodcraft Limited                                                                                                                                                         |                                                           |     |
| Policyholder Address: | Brook Farm, Little Heath, Gamlingay, Sandy, SG19 3LL, United Kingdom                                                                                                          |                                                           |     |
| Policy Number:        | PR26163816KV                                                                                                                                                                  | Currency:                                                 | GBP |
| Business:             | Haulage of wide variety of materials inclduing heavy plant, construction equipment, timber, steel, trees hay and straw. Excluding all farm and agricultural contracting work. |                                                           |     |
| Period of Insurance:  | From: 03/08/2026                                                                                                                                                              | To: 02/08/2027 (both dates inclusive Local Standard time) |     |
| Date Policy Sent:     | 31/07/2026                                                                                                                                                                    |                                                           |     |
| Broker Name:          | Creative Risk Solutions Ltd                                                                                                                                                   |                                                           |     |
| Broker Address:       | 6 Deryn Court, Wharfedale Road, Pentwyn, Cardiff, CF23 7HA, United Kingdom                                                                                                    |                                                           |     |

Please find detailed below the Policy for the above. Please read this document immediately to ensure it meets your requirements.

We also enclose Certificate of Employers' Liability Insurance.

## Liability Insurance

### Limits of Indemnity

|                                                                   |                                                                                                                                                                                            |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Employers Liability</b>                                        |                                                                                                                                                                                            |
| GBP 10,000,000                                                    | Any one occurrence but GBP 5,000,000 in respect of <b>Bodily Injury</b> arising from <b>Terrorism</b> or occurring <b>Offshore</b> (if applicable) or arising out of exposure to asbestos. |
| Offshore exclusion to the Employers Liability Section applicable? | Yes                                                                                                                                                                                        |
| <b>Public / Products Liability</b>                                |                                                                                                                                                                                            |
| GBP 5,000,000                                                     | Any one occurrence but in the aggregate in the Period of Insurance in respect of <b>Products</b>                                                                                           |
| <b>Pollution Liability</b>                                        |                                                                                                                                                                                            |
| GBP 5,000,000                                                     | In all in the Period of Insurance                                                                                                                                                          |

### Excesses

|                                    |                                                                                                     |
|------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Public / Products Liability</b> |                                                                                                     |
| GBP 500                            | Each and every occurrence in respect of loss of or damage to tangible property only costs inclusive |
| <b>Pollution Liability</b>         |                                                                                                     |
| As per Public / Products Liability |                                                                                                     |

### Applicable Wordings and Endorsements

|                        |                                  |
|------------------------|----------------------------------|
| <b>Policy Wording:</b> | Liability Insurance CCL2022 0923 |
| <b>Endorsements</b>    |                                  |
| None                   |                                  |

### Premium

|              | Gross Premium | Tax Amount | Total Amount Due |
|--------------|---------------|------------|------------------|
| <b>Total</b> |               |            |                  |

It is understood and agreed that Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

All figures represented within this policy represent 100%

### SEVERAL LIABILITY NOTICE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown below.

IN WITNESS WHEREOF this Policy has been signed as follows:





**TOKIO MARINE**  
**HCC**

## Certificate of Employers' Liability Insurance<sup>(a)</sup>

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

**Policy No.: PR26163816KV**

1. **Name of policy holder:** R D Woodcraft Limited
2. **Date of commencement of insurance policy:** 03/08/2026
3. **Date of expiry of insurance policy:** 02/08/2027

**We hereby certify** that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. the minimum amount of cover provided by this policy is no less than £5,000,000 <sup>(c)</sup>.

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers)

.....Signature

**Authorised Insurers:** 100% HCC International Insurance Co Plc, The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries. Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (b) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable,
- (c) specify the amount of cover provided by the relevant policy.

*Note: The information below this line does not form part of the statutory certificate. Those Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:*

*Name and address of issuing Office:*

Tokio Marine HCC  
The St Botolph Building, 138-139  
Houndsditch, London, EC3A 7BT