



EVIDENCE OF INSURANCE

TO WHOM IT MAY CONCERN

Broker Ref : 34430142

30TH March 2026

Dear Sirs,

A & L McCrae Ltd. &/Or Barrachander Quarry Ltd.

This letter is to confirm that in our capacity as appointed insurance advisor to the above named company, we arrange the following insurances in the name of A & L McCrae Ltd. &/Or Barrachander Quarry Ltd.

Business Description: Groundworkers, Plant Hirers, Quarry Operators, Suppliers of Aggregates, Suppliers of Ready Mix Concrete, Haulage Contractor and Property Owner

EMPLOYERS LIABILITY

Insurer	AXA Insurance UK Plc
Policy Reference	GW CMC 7033444
Expiry Date	31 March 2027
Limit of Indemnity	£10,000,000
Territorial Limit	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Notable Clauses	Indemnity to Principal

PUBLIC/PRODUCTS LIABILITY

Insurer	AXA Insurance UK Plc
Policy Reference	GW CMC 7033444
Expiry Date	31 March 2027
Limit of Indemnity	£5,000,000
Territorial Limit	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Notable Clauses	Indemnity to Principal
Deductible	£500 Third Party Property Damage / Injury

CONTRACT WORKS

Insurer	AXA Insurance UK Plc
Policy Reference	GW CMC 7033444
Expiry Date	31 March 2027
Maximum Contract Value	£250,000
Territorial Limit	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Deductible	£500 rising to £2,500 in respect of Theft/Malicious Damage



HIRED IN PLANT

Insurer	Chubb European Group SE
Policy Reference	UKCRNO01695124
Expiry Date	31 March 2027
Maximum Value Any One Item	£440,000 – Hired In Plant £642,000 – Plant on Demonstration or Free Loan
Territorial Limit	United Kingdom, Channel Islands and the Isle of Man
Deductible	£5,000

FREIGHT LIABILITY

Insurer	NMU Specialty Ltd
Policy Reference	HLG031936819
Expiry Date	31 March 2027
Limit of Indemnity	RHA 2009 Conditions of Carriage – Limitation of £1,300 per tonne
Territorial Limit	Within the British Isles
Deductible	£250

The details provided above are intended as a summary of the covers and limits arranged for our client based on information provided by them. These details cannot be a full description of policy conditions and reference should always be made to the policy documents with which the client has been provided. We can accept no responsibility for any error / omission or failure on the part of our client to notify us of material changes which could invalidate the cover provided by the policy/policies.

We trust that you find the above information to be acceptable and should you have any queries, please do not hesitate to contact us.

Yours faithfully,

Name Roger Darkins Cert CII

Signature 

Position Branch Manager