



TO WHOM IT MAY CONCERN

Re: Towens Group Ltd incorporating Towens of Weston Ltd and Towens Waste Management Ltd and including subsidiary companies Wzland Ltd, Ownidea Properties Ltd and associated companies Twinmile Ltd, Truemix Ltd and Hollydale Ltd.

Date: 30th July 2026

We act as the Insurance Brokers and Advisers for the above and would like to confirm that the undernoted insurances have been arranged on their behalf:-

Insurer:	QBE
Policy Type:	Combined Liability
Policy Number:	B1903147221064
Period of Insurance:	1st August 2026 until 31st July 2027

Business Description: Vehicle plant skip and waste container owners operators and hirers, motor vehicle servicing and maintenance, processing and suppliers of aggregates, civil engineers, site and property clearance and demolition contractors, civil engineering and small works contractors, concrete & concrete product manufacturers and sale, waste removal contractors, haulage contractors, operators of waste transfer station, waste and wood shredding, wash plant operators (recovery of aggregates and sand) for sale and property owners

Employers Liability

Limit of Indemnity	£10,000,000 any one occurrence inclusive of legal costs and expenses, other than Terrorism which is restricted to £5,000,000
--------------------	--

This section provides cover for the Insured's Legal Liability for their employees for death, injury or disease sustained during the course of their employment in the business and is require by law.

Public Liability

Limit of Indemnity	£5,000,0000 any one occurrence and unlimited in the period of Insurance
--------------------	---

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

Products Liability

Limit of Indemnity	£5,000,000 any one occurrence and in all in the Period of Insurance
--------------------	---

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

All Subject to the policy terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. The 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).

All details are subject at all times to the individual policy wordings. This document is issued as a matter of information only and confers no rights upon the document holder other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Should the above mentioned contract of insurance be cancelled, re-assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by PIB Group.

This letter is given on the condition that you forever waive any liability against us based on the placement of the insurance(s) and/or the statements made herein with the exception 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 English law.

We trust this information is of assistance to you but if you require any further details please contact us.

Yours faithfully,

A handwritten signature in dark ink, appearing to read 'J. Cawthorne', with a stylized flourish at the end.

Julian Cawthorne

julian.cawthorne@pib-insurance.com

Tel: 07436 139293