



TO WHOM IT MAY CONCERN

9th November 2020

Dear Sirs

Insured: R T McEwan Ltd

Business Description: R T McEwan Ltd – Haulage and Storage Contractors, Agricultural Contractors

Based on the information provided to us, we are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Goods in Transit

Insurer: Royal & Sun Alliance Insurance PLC

Policy Number: CHI/0916/002772

Expiry Date: 29th September 2021

Cover Basis: Insurers will indemnify the above client in respect of loss or damage to goods carried by the insured vehicle(s) and for additional costs incurred in transporting perishable goods in an alternative vehicle following an insured incident.

Limit of Indemnity: Own Carryings

| | |
|---------------------|------------------|
| RHA Conditions 2009 | £1,300 per tonne |
|---------------------|------------------|

Event Limit: £350,000

Territorial Limits: UK & EU Only

Excess: £50 in respect of Full Responsibility Cover (Maximum Load Limit £12500)
£250 All Other Claims

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

DISCLAIMER

Details of the policyholder's insurance cover as set out is provided for information purposes only. Under no circumstances should this information be used in whole or in part for any other purpose, including but not limited to commercial gain. Whilst the information has been prepared in good faith, no representation or warranty, express or implied, is or will be made and no responsibility or liability is or will be accepted by Towergate Underwriting Group Ltd or any of its holding or subsidiary companies or by any of its respective officers, employee or agents in relation to the accuracy or completeness of the same to any third party.

Yours sincerely,

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This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.