

Enterprise Plants Ltd
Hall Farm Nursery
Church Lane
North Ockendon
Essex
RM14 3QH

Our Ref: DPM/ch

July 13th 2011

To whom it may concern,

Re: Enterprise Plants Ltd – Liability Insurances

As long retained insurance brokers acting on behalf of the above, may we confirm that we have recently renewed the main business combined insurance policy arranged with AXA. Cover is provided under policy number HL COM 678397, effective annually from 13th July renewal.

Cover under the above policy has been renewed and provides employers liability cover to an indemnity limit of £10 million any one incident. It also includes Public / Products Liability cover to an indemnity limit of £5 million any one incident (with the products liability cover limited to £5million any one incident and in the aggregate any one year of insurance.)

Please note that there is a separately arranged Excess of Loss Public Liability cover with the Chartis Insurance Company Ltd, under policy number 25023044. This policy has similarly been renewed on 13th July 2011 and provides Public Liability cover to an indemnity of £5million any one incident, in excess of the primary (AXA) cover of £5 million. Accordingly, there is a Public Liability indemnity of £10 million any one incident, in the aggregate.

Cover is provided in accordance with the insurers standard policy wording but is subject to a 10 metre height limit and the exclusion of tree felling (or the looping of trees) where the operative is working at a height greater than 5 metres above ground. Cover excludes the use of heat and working in "hazardous locations". A £500.00 third party property damage excess will apply. The policy schedule illustrates the business description as "horticultural contractors including gritting and worming services and servicing and repairs to own plants and stock".

We can confirm that the premium is met by the recognised monthly direct debit instalments and the policy does provide "indemnity to principals". If any further information is required (as sanctioned by our client), please contact the under signed.

Yours sincerely


Ray Noakes ACII
Chartered Insurance Broker