

26 October 2023

**TO WHOM IT MAY CONCERN**

**Our Client: A & D Logistics Ltd, 23 Pegasus Avenue, Linwood, Renfrewshire, PA1 2FE.**

**Business Description: Haulage Contractors and Service & Repair of Motor Vehicles and Self-Storage, Training.**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

**Employers' liability**

**Insurer** Allianz Insurance PLC

**Policy number** SZ26694339

**Type of policy** Employers liability

**Limit of indemnity** £10,000,000 any one loss

**Policy period** 20 February 2023 to 19 February 2024

**Public and products liability**

**Insurer** Allianz Insurance PLC

**Policy number** SZ26694339

**Type of policy** Public and products liability

**Limit of indemnity** £5,000,000 any one accident and in aggregate in any period of insurance for products supplied  
Including indemnity to principals clause

**Policy period** 20 February 2023 to 19 February 2024

**Hauliers Liability**

**Insurer** Aviva Insurance PLC

**Policy number** 25105827 CXF

**Type of policy** Hauliers Liability

**Limit of indemnity** Temperature Controlled Goods on behalf of Millview Logistics £1,300 per tonne/£57,200 per any one vehicle limit of Indemnity  
Bottled Spirits – RHA @ £16,500 per tonne  
Bottled/cased Spirits – RHA @ £12,500 per tonne increased to £27,000 per tonne bulk wines/spirits

RHA @ £1,300 per tonne  
RHA @ £5,000 per tonne  
RHA @ £6,500 per tonne  
RHA @ £10,500 per tonne  
RHA @ £13,500 per tonne - Spirits  
UK CMR & International CMR  
BIFA 2005  
UKWA @ £100 per tonne

**Policy period** 20 February 2023 to 19 February 2024

**Motor Fleet**

**Insurer** Royal & Sun Alliance Insurance PLC

**Policy number** RSAP2988759200

**Type of policy** Motor Fleet

**Cover** Comprehensive with £500 Excess  
Limit of liability for Third Party Property Damage  
Motor cars £20,000,000  
All other vehicles £10,000,000 (£5 Million Royal Sun Alliance PLC & £5 Million American International Group UK Limited under policy number 0032032985)  
Policy includes damage to own trailers and customers trailers.

**Policy period** 21 February 2023 to 20 February 2024

**Motor Trade**

**Insurer** Allianz Insurance PLC

**Policy number** SM 29215031

**Type of policy** Motor Trade

**Cover** Comprehensive with £1,000 Excess

**Policy period** 20 February 2023 to 19 February 2024

**Important Information**

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. 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).

We assume no obligation to advise any third party of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made in this letter (to the extent such waiver is legally permitted).

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.

Yours faithfully

A handwritten signature in black ink that reads "Geoff Smart".

**Geoff Smart**  
**Corporate Account Handler**  
**DDI: 01274 760468**  
**E-mail: [geoff.smart@marshcommercial.co.uk](mailto:geoff.smart@marshcommercial.co.uk)**