

To Whom It May Concern9th September 2025**RE:** Richard Lester Transport Ltd**Our Reference:** 104488555

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

Employers Liability

Underlying Insurer: Accelerant Insurance Limited
Policy number: PVG122810845
Cover period: 12th September 2025 to 11th September 2026
Indemnity limit: £10,000,000 Any one occurrence

Public Liability

Underlying Insurer: Accelerant Insurance Limited
Policy number: PVG122810845
Cover period: 12th September 2025 to 11th September 2026
Indemnity limit: £5,000,000 Any one occurrence

Goods in Transit

Underlying Insurer: The Fiducia MGA Company Ltd
Policy number: FIDCAR-1435/2024
Cover period: 12th September 2025 to 11th September 2026
Cover: RHA - £1,300 per tonne
RHA – Tonnage limit removed in respect of Van Elle Ltd, Sunbelt Utilities & Mitie and John F Hunt –
Vehicle Limit of £250,000
Full Value - £120,000 in respect of Heald Ltd
CMR - £250,000

Contractors Plant

Underlying Insurer: Munich Re Syndicate 457
Policy number: TBA
Cover period: 12th September 2025 to 11th September 2026
Limit of indemnity: £1,105,000

Fleet

Underlying Insurer:	Somerset Bridge Ltd
Policy number:	SRFL0050050146
Cover period:	12th September 2025 to 11th September 2026
Cover:	Comprehensive

Please Note:

The information provided in this document provides a brief overview of covers in place at the time this was sent. The full details of the above policies, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Please contact us if you require any further information.

Yours sincerely,



Andy Needham AllRSM Cert CII
andy.needham@ifsil.co.uk
Tel: 01302 910421