

## **To Whom It May Concern**

Date: 29<sup>th</sup> May 2026

**Grampian Continental Ltd, HFM Transport Ltd & Essex International Transport Ltd**

### **INSURANCE SUMMARY**

We act as Insurance Brokers to our Clients named above and in this capacity confirm their insurance arrangements as follows all subject to the respective policy terms, conditions, limitations and exceptions.

If you have any queries please do not hesitate to contact us.

### **GENERAL DETAILS APPLYING TO ALL INSURANCES**

Policyholders: Grampian Continental Ltd, HFM Transport Ltd & Essex International Transport Ltd  
Business: Haulage Contractors.

### **COMBINED LIABILITY INSURANCE**

Insurers: QBE UK Ltd  
Period Of Insurance: 01 June 2026 to 31 May 2027  
Policy No: Y145104QBE0124A  
Employers Liability Limit: £10,000,000.  
Public Liability Limit: £5,000,000.  
Products Liability Limit: £5,000,000.  
Excess: The first £1,500 of each claim for property damage is excluded.

### **GOODS IN TRANSIT INSURANCE**

Insurers: NMU  
Period Of Insurance: 01 June 2026 to 31 May 2027  
Policy No: TBC  
Territorial Limits: United Kingdom and Western Europe.  
Applicable To: Customer's goods and equipment for which the policyholder is responsible.  
Cover: RHA 2009 - limit £300,000 per vehicle  
Operation Of Cover: Whilst in the course of transit (including temporary storage en route)

## GOODS IN TRANSIT INSURANCE CONTINUED

Deterioration Risks: Excluded.  
CMR Limit: £300,000 any one vehicle/trailer.  
Excess: The first £500 of each claim is excluded.

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 deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you 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 yourselves 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 herein with the exception only 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.

Yours sincerely

Victoria Wedderburn  
FOR THE COMPANY

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