

To Whom It May Concern

14th April 2025

Name of Insured: The West Group (Fluid Power) Limited & Subsidiary Companies

AEP Compressed Air Technologies Ltd

Southbourne Rubber Company Ltd

The West Group Ltd

Principal Address: Unit 19
Arnside Road
Waterlooville
Hampshire
PO7 7UP

Our ref: 69350891

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

Employers' Liability

Insurer:	Allianz Insurance Plc
Policy Number:	14/SZ/27007191/04
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£15,000,000 any one occurrence, costs inclusive

Public Liability

Insurer:	Allianz Insurance Plc
Policy Number:	14/SZ/27007191/04
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£5,000,000 any one occurrence
Excess:	£500 (Third Party Property Damage) Increased to £2500 (Each Occurrence in the USA or Canada)

Products Liability

Insurer:	Allianz Insurance Plc
Policy Number:	14/SZ/27007191/04
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£500 (Third Party Property Damage) Increased to £2,500 (Each Occurrence in the USA or Canada)

Aviation Products, Grounding and working Parties Liability

Insurer:	Starr Europe Insurance Ltd placed through Arthur J. Gallagher (UK) Ltd t/a Gallagher
Policy Number:	SIEL2010395-01
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£5,000 (Property Damage to Aircraft)

Public and Products Liability (Excess Layer)

Insurer:	AXA XL Insurance Company UK Limited placed through DOA Underwriting Ltd
Policy Number:	DOA/XOL/7168999
Cover Basis:	As above
Cover Period:	10 th April 2025 to 9 th April 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contract Works

Insurer:	Allianz Insurance Plc
Policy Number:	14/CS/28123340/04
Cover Basis:	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible.
Cover Period:	10 th April 2025 to 9 th April 2026
Maximum value any one contract (£):	£300,000
Excess:	£1,000 All Claims

Professional Indemnity

Insurer:	Chubb European Group SE
Policy Number:	UKFIND57193
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£1,000,000 in the aggregate, costs inclusive
Excess:	£20,000

Hired in Plant

Insurer:	Allianz Insurance Plc
Policy Number:	14/CS/28123340/04
Cover Basis:	Insurers will indemnify the above client in respect of plant hired in by them in respect of their legal liability under the terms of the hiring agreement to pay for physical damage to the plant whilst plant is situated at any premises or transit anywhere in the United Kingdom, Channel Islands or Isle of Man.
Cover Period:	10 th April 2025 to 9 th April 2026
Indemnity Limit:	£100,000

Please Note:

The information provided in this document provides a brief overview of cover in place at the time this was sent. The full details of the above policy, 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 faithfully

Mark O'Brien

Mark O'Brien Account Executive
Direct Dial: 02380 242920
Email: markobrien@finchinsurance.co.uk