



To whom it may concern

02 June 2026

Name of Insured: **Celtic Process Systems Ltd & Whitland Engineering Ltd & Whitland Engineering EOT Trustee Ltd**

Principal Address: Unit B, West Street, Whitland, Carmarthenshire, SA34 0AE, United Kingdom

Business Description: Mechanical and Electrical Engineers, Fabricators and specialising in the Food Drinks and Water Industry. The main industry being Dairy, working for such clients as Dairy Crest, Dansco, where the complete service is undertaken from building the plant and supply & installation of process equipment, cheese and butter making equipment, wrappers, conveyors, silos, vats, guillotines with all mechanical and electrical work. There is also an element of work involving the dismantling of dairy plant and equipment, including work at water treatment plants, transit and re-erect of new site or sale.

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:	Aviva Insurance Limited
Policy Number:	100779632CCI
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:	3 rd June 2026 to 2 nd June 2027
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive



Public Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100779632CCI
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:	3 rd June 2026 to 2 nd June 2027
Indemnity Limit:	£5,000,000 any one occurrence

Products Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100779632CCI
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:	3 rd June 2026 to 2 nd June 2027
Indemnity Limit:	£5,000,000 in the aggregate

Public and Products Liability (Excess Layer)

Insurer:	QBE UK Limited
Policy Number:	Y118623QBE0125A
Cover Period:	3 rd June 2026 to 2 nd June 2027
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000



Contract Works

Insurer:	Aviva Insurance Limited
Policy Number:	100779611ENG
Cover Period:	3rd June 2026 to 2nd June 2027
Maximum contract site value:	£4,200,000
Sum insured:	£30,000
Maximum item limit hired in:	£500,000
Sum insured:	£100,000
Contract Works Excess:	£2,500
Employee Tools Excess:	£500
Own Plant Excess:	£500

Please note that the total Limit of Indemnity for the Professional Indemnity cover is £5,000,000 and is split as follows -

Professional Indemnity (Primary Layer)

Insurer:	Allianz Insurance plc and Accredited Insurance (Europe) Limited and Lloyd's - Ascot Syndicate 1414, Great American International Insurance (UK) Limited placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
Policy Number:	8832004
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:	3rd June 2026 to 2nd June 2027
Indemnity Limit:	£2,000,000 in the aggregate
Excess:	£50,000

Professional Indemnity (Excess Layer)

Insurer: Lloyd's - AEGIS Syndicate 1225 and Lloyd's - Ascot Syndicate 1414 placed through Ardonagh Specialty Limited t/as Price Forbes & Partners

Policy Number: 9500804

Cover Period: 3rd June 2026 to 2nd June 2027

Excess layer: £3,000,000

Primary indemnity limit: £2,000,000

Motor Fleet

Insurer: Aviva Insurance Ltd

Policy Number: 100816628CMI

Cover Period: 3rd June 2026 to 2nd June 2027

Cover: Comprehensive

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours Faithfully,



Dave Burfitt

Corporate Account Handler Team Leader

Direct Dial: 029 2044 1225

Email: David.Burfitt@everywhen.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.