

seeing the bigger picture

**TO WHOM IT MAY CONCERN**

22<sup>nd</sup> January 2026

Dear Sirs,

**RE: Afan Group Ltd &/or Afan Landscapes Limited &/or Afan Treescapes Ltd &/or Afan Civils Ltd**

We act as insurance brokers for the above named client. We are writing to confirm the current extent of their liability, contract works and plant insurances.

**Afan Group Ltd &/or Afan Landscapes Limited &/or Afan Civils Ltd**

The liability insurers are ERGO Versicherung AG managed by JRP Insurance Management Ltd, Suite 828, Gallery 8, Lloyds Building, One Lime Street, London, EC3M 7DQ. The Public & Products liability indemnity limit is achieved using an excess of loss policy from Aspen Insurance UK Limited. All covers next expire at midnight on the 30<sup>th</sup> January 2027.

**Combined Liability – Policy Number B0241GC119268Z & B0241GC121749Z**

- Employers' Liability Indemnity limit £10 million any one claim or series of claims arising from one occurrence
- Public Liability indemnity limit £10million any one claim or series of claims arising from one occurrence
- Products liability provided with an indemnity limit of £10million in aggregate per annum
- Sudden and unforeseen pollution cover included
- Indemnity to principal included
- 10 meter height limit
- 3 meter depth limit
- £1,000 excess in respect of damage to third party property, increasing to £2,000 for heat and £2,500 for underground services
- Burning warranty applies

**Afan Treescapes Ltd**

The liability insurers are Hiscox Insurance Company Ltd via Camberford Law, Lygon House, 50 London Road, Bromley, Kent, BR1 3RA. The Public & Products liability indemnity limit is achieved using an excess of loss policy from ERGO Versicherung AG managed by JRP Insurance Management Ltd All covers next expire at midnight on the 30<sup>th</sup> January 2027.

**Combined Liability – Policy Number B105324ARB483760**

- Employers' Liability Indemnity limit £10 million any one claim or series of claims arising from one occurrence
- Public Liability indemnity limit £10million any one claim or series of claims arising from one occurrence
- Products liability provided with an indemnity limit of £10million in aggregate per annum
- Indemnity to principal included
- £500 excess in respect of damage to third party



- Burning warranty applies

**Afan Group Ltd &/or Afan Landscapes Limited &/or Afan Treescapes Ltd &/or Afan Civils Ltd**

The contract works and plant insures are Ensurance UK Limited, 2<sup>nd</sup> Floor, 10 Philpot Lane, London, EC3M 8AA. All covers next expire at midnight on the 30<sup>th</sup> January 2027.

**Contract Works and Plant – Policy Number L230114423BQ**

- Contract works and plant all risks inclusive of theft
- £2million any one contract
- £1,000 excess all claims increasing to £2,500 for theft claims
- Indemnity to principal included
- Hired in plant claim limit £300,000
- Continuing hire charges included
- CPA and HAE hire conditions warranted
- Ensurance UK Limited Construction All Risks wording applies

If any further information is required please contact the writer.

Yours Faithfully,

Emma Davies BSc/Dip CII  
Keen Insurance