

Celebrating 20 years

of award winning service

Higos  
INSURANCE SERVICES LTD

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Opening Hours:  
Monday - Friday 9am - 5:30pm

## TO WHOM IT MAY CONCERN

1 November 2011

As appointed Insurance Brokers to M & J Bowers Limited we can confirm their insurance arrangements include the following:-

### Policy Details

Policyholder	M & J Bowers Limited
Business Description	Collection of waste paper, textiles, security shredding items and processing of same
Insurer	Zurich Insurance plc
Policy Number	GD690268
Period of Insurance	24/10/2011 to 23/10/2012 both days inclusive

### Cover

#### **Employers Liability**

Limit of Indemnity	£10 Million	any one occurrence
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#### **Public & Products Liability**

Limit of Indemnity	£5 Million	any one occurrence but in the aggregate during any one period of insurance in respect of Products.
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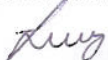
Excess	£500	each and every claim
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### Specific Extensions/Endorsements & Exclusions

- T970 – General Exclusion
- T987 – Terrorism Exclusion
- 4303 – Oily & Greasy Cloth and Waste
- 4306 – Tradewaste
- 4310 – Pallets (Storage)
- 0189 – Extension 'Manual Work Away'
- Environmental Clean Up Costs

Also subject to standard terms, conditions, limitations and exceptions as contained in the Zurich 'Combined All Risks' Policy Wording.

Yours sincerely



Lucy Marsh Dip CII  
Commercial Account Handler  
Bridgwater Branch



INVESTOR IN PEOPLE

