



T: 0191 482 1219 [www.ncinsurance.co.uk](http://www.ncinsurance.co.uk)

Mr P Holland  
Low Cost Hydraulic Engineering Ltd  
5 Harvey Close  
Crowther  
Washington  
Tyne And Wear  
NE38 0AB

Date: 24th October 2018  
Policy Ref: 55512713

To whom it may concern,

Re: **Commercial Combined Package Insurance**  
Cover Effective Date: **19th August 2018**  
Renewal Due Date: **19th August 2019**  
Insurer: **Allianz Insurance Plc**  
Policy Number: **SB13570496**

We refer to the above policy and client and confirm that the following covers are in place:

Policy Section	Cover in Force?	Insurer / Policy Number	Limit of Indemnity	Cover Dates
Employer's Liability	Yes	Allianz Insurance Plc / SB13570496	£10million	19/08/2018 to 18/08/2019
Public / Products Liability	Yes	Allianz Insurance Plc / SB13570496	£2million	19/08/2018 to 18/08/2019

The following significant exclusions apply:

- Please refer to Policy Wording for further information.

We trust that this information is in order – please contact Northern Counties should you require further information.

For full details of our products and services please visit [www.ncinsurance.co.uk](http://www.ncinsurance.co.uk)

Yours sincerely

**Lewis Newstead**  
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✉ [lewisn@ncinsurance.co.uk](mailto:lewisn@ncinsurance.co.uk)

NCi House, Lowreys Lane, Low Fell, Gateshead, Tyne & Wear, NE9 5JB E: [you2us@ncinsurance.co.uk](mailto:you2us@ncinsurance.co.uk) F: 0191 420 0097

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The recommendation is given based on the information you have given to us – you should contact us immediately if any of the information listed in this document is incorrect. It is your responsibility to provide a fair representation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsourced functions for your business.

You must disclose every material circumstance which you know or ought to know, or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

**If you are unsure of your obligations or whether information is material then you should disclose it to us.**

If you fail to make fair representation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

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