



## TO WHOM IT MAY CONCERN

30 December 2025

Name of Insured: **M W White Limited**

Principal Address: Station Lane, Ketteringham, Norwich, NR9 3AZ

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

<b>Insurer:</b>	QBE UK Limited placed through Compass London Markets
<b>Policy Number:</b>	26INT04236
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	01 January 2026 to 31 December 2026
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Public Liability

<b>Insurer:</b>	QBE UK Limited placed through Compass London Markets
<b>Policy Number:</b>	26INT04236
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	01 January 2026 to 31 December 2026
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence

### Towergate Insurance Brokers

Towergate Insurance Brokers, 5 Surrey Street, Norwich, Norfolk, NR1 3NX

Tel: **01603 522 080** Email: **[norwich@towergate.co.uk](mailto:norwich@towergate.co.uk)**

**[www.towergate.com](http://www.towergate.com)**

Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



## Products Liability

<b>Insurer:</b>	QBE UK Limited placed through Compass London Markets
<b>Policy Number:</b>	26INT04236
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	01 January 2026 to 31 December 2026
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate

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



Jo Wright  
Senior Account Handler  
**Towergate**  
Direct Dial: 01603 522068  
Email: jo.wright@towergate.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.