



Mr Imran Anwar
Simpli Green Ltd
Chambers Business Centre
Chapel Road
Oldham
Lancashire
OL8 4QQ

7th August 2025
Our Ref: 74330308

Dear Mr Imran Anwar,

Contractors Combined Insurance, Policy Ref:

I can acknowledge with thanks receipt of your premium payment of £2,678.12 in relation to the recent policy renewal.

I have now received the policy documents from insurers and enclose them for your safe retention. The schedule sets out the cover and terms and do please contact me should you see any discrepancy, or if the cover does not meet with your requirements in any way.

Employers' Liability Certificate

I am enclosing your Certificate of Employers' Liability Insurance, a copy of which must be displayed at each place of business. This obligation can be satisfied by making it available in electronic form if your employees have reasonable access to it in that form. Because claims can arise after a considerable number of years, particularly in the case of industrial diseases, it would be prudent to retain it for a reasonable period (40 years is typically suggested) as if in the event of a claim no insurance records can be found, then the employer will be responsible for payment of the claim.

I would also draw your attention to the insured name and business description on the policy schedule and recommend that you check them to ensure that they are accurate and that all persons or entities and activities that should be insured on this policy are correctly and accurately named on the schedule. If the insured name or business activity is incorrectly stated on the schedule, it could result in the insurer refusing to pay a claim.

Underinsurance

It is vitally important that you regularly review your sums insured, indemnity periods and limits of indemnity to ensure that they are adequate. Underinsurance is simply defined as the amount insured under your policy being lower, deliberately or otherwise, than the figure which represents the actual replacement or reinstatement values of the item insured (e.g. buildings, machinery, stock etc.). If your sums insured are less than the true value of the item, in most cases, insurers reserve the right to invoke the 'Average' clause i.e. any insurance claim will be paid out in the same proportion as the underinsurance i.e. (sum insured / 'true' sum insured) x claim value.

This is not only important for your 'Property' sums insured but also for your Business Interruption estimates, that is, the Loss of Gross Profit or Loss of Gross Revenue sum insured and the Maximum Indemnity Period - the time taken to restore your business and gross profit figure to their pre-loss levels. This could be a considerable period of time and may have a significant impact on your business. I would please ask that you, therefore, take some time to review these figures. If you are in any doubt about this matter, then please refer back to me.

Claims Notification

I would also like to take this opportunity to remind you that your policy contains a Claims Notification Condition. This means that you should notify us of claims, or circumstances that may give rise to a claim, without delay. Breach of this condition could lead to the insurer declining to make any payment. If any situation arises where you believe you may need to make a claim under the insurance, please contact us in the first instance. We will report the matter to insurers and advise you on the action you should take. We will maintain contact with you throughout the progress of the claim to ensure a fair and reasonable settlement within the policy terms.

I hope that all is in order however, should you have any queries at all or if I can assist with any other insurance matter, please do not hesitate to contact me.

Yours sincerely,

Chiz Onyeoji
Account Handler

Commercial Division

Tel:

Email: chiz.onyeoji@howdeninsurance.co.uk

Encl.