



Insurance | Risk Management | Consulting

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## TO WHOM IT MAY CONCERN

13 November 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

### Insured Details:

Name(s) **Liveco Ltd t/as Vest Construction**

Postal Address **2 Henson Close, South Church Enterprise Park, Bishop Auckland, Co Durham, DL14 6WA, United Kingdom**

Our Ref **56036401**

Business Description **General Building Contractors involved in new build, maintenance, renovation, repair of PDH & commercial premises**

### Employers Liability

Insurer: Aviva Insurance Limited  
Policy number: 100806862CSI  
Cover period: 25th November 2025 to 24th November 2026  
Indemnity limit: £10,000,000 – Any One Claim

### Public Liability

Insurer: Aviva Insurance Limited  
Policy number: 100806862CSI  
Cover period: 25th November 2025 to 24th November 2026  
Indemnity limit: £5,000,000 – Any One Claim  
Excess: £500

### Products Liability

Insurer: Aviva Insurance Limited  
Policy number: 100806862CSI  
Cover period: 25th November 2025 to 24th November 2026  
Indemnity limit: £5,000,000 – In the Aggregate

### **Contractors All Risks**

Insurer:	Aviva Insurance Limited
Policy number:	100806862CSI
Cover period:	25th November 2025 to 24th November 2026
Maximum value any one contract:	£3,200,000
Maximum item limit hired in:	£500,000
Excess:	£2,500 Malicious damage
Excess:	£2,500 Theft

### **Public and Products Liability (Excess Layer)**

Insurer:	American International Group UK Limited
Policy number:	0024633686
Cover period:	25th November 2025 to 24th November 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000 Any one claim & In the Aggregate

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

#### **Nicola Colclough**

Commercial Broker

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