

Your Ref: 13748452
7th July 2026

To Whom It May Concern,

Our Client: John & Fred Watson t/as Fred Watson & Sons
Business Description: Commercial vehicle sales including HGVs and farming. Farmers and scrap metal merchants

As the Insurance Broker acting on behalf of **John & Fred Watson t/as Fred Watson & Sons**, please accept this letter as confirmation that the insurances detailed below are in force.

Employers' Liability

Insurer:	AXIS Speciality Europe plc via Bridge Specialty International Limited
Policy number:	B1370155993103
Cover period:	12th July 2026 to 11th July 2027
Indemnity limit:	£10,000,000

Public and Products Liability

Insurer:	AXIS Speciality Europe plc via Bridge Specialty International Limited
Policy number:	B1370155993103
Cover period:	12th July 2026 to 11th July 2027
Public and Products Liability Indemnity limit:	£5,000,000

Please Note:

The information provided in this document provides a brief overview of cover in place on the date of issue. The full details of the above policy, including terms and conditions, are provided in the respective policy documentation. The expiry date given is the expected expiry date of the policy. The cover stated above may change or be cancelled at any time, and we are under no obligation to advise you as such. This document does not in any way change cover provided to the insured.

Please contact us if you require any further information.

Yours faithfully,

Vicky Clarke

Vicky Clarke
Account Executive
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