

1st April 2026

To Whom It May Concern,

RE: Nurture Landscapes Holdings Ltd t/as Nurture Landscapes Ltd, Gavin Jones Ltd, Nurture Pest Services Ltd, Gristwood and Toms Ltd, Hortech Ltd and Spacecare Ltd and Tivoli Group Ltd and Greenfingers Landscape Ltd.

Business Description: Commercial & Domestic Soft & Hard Landscaping Contractors (including Fencing & Tree Surgery) , Commercial Landscape Maintenance , Estate Management, Roof Garden Maintenance, Sports Field & Golf Course Landscaping, Design & Build Services Floristry & Plant Arrangements & Decoration, Interior & Exterior Living Green Wall Installation & Maintenance, Winter Gritting, Beekeeping including Supply Of Bees & Associated Equipment Supply & Maintenance of Wormeries, Pest Control & Wildlife Management , Cemetery & Grave Digging Services Installation of Playground & Play Equipment Electrical Contractors, Street Lighting Contractors, Road Repairs/Lining, Drainage, Painting, Sale of Woodchip, Japanese Knotweed, Garden Machinery Sales and Service, Property Owners, Street Furniture Repair / Replacement, Signage, Road/Car Park markings, Waste Removal (Fly tipping), Window Cleaning, Commercial Cleaning & Janitorial Services Building Maintenance, Site Inspections, Metre Reading Services, Floor Cleaning/Road Sweeping via Mechanical Sweepers & Manned Guarding including Keyholding and CCTV Monitoring, Food sales, Traffic management, Civil Engineers, Health and Safety Consultants, LOLER inspections of Arboriculture equipment (internal) and L8 testing.

Our Reference: 69347225

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following cover is in place:

Employers' Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100560371CSI
Cover Basis:	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.
Cover Period:	1st April 2026 to 31st March 2027
Indemnity Limit:	£20,000,000 any one occurrence, costs inclusive

Major Endorsement: Amendment to High-Risk Premises Exception:

Exception 5 is amended and replaced by the following:

5) Work on or in (a) power stations or nuclear installations/establishments other than contracts where details have been provided to and agreed by Aviva. (b) oil, gas or chemical refineries, bulk storage and/or production premises other than contracts where details have been provided to and agreed by Aviva. (c) aircraft, aerospace systems or hovercraft (d) watercraft other than work, not involving heat, on or in watercraft in docks, harbours, boatyards or inland waterways. (e) railways, tramways, airports, aerodromes or any airbase other than contracts where details have been provided to and agreed by Aviva.

Height Limit: The policy does not contain a Height limit

Public Liability

Insurer: Aviva Insurance Limited

Policy Number: 100560371CSI

Cover Basis: 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.

Cover Period: 1st April 2026 to 31st March 2027

Indemnity Limit: £10,000,000 any one occurrence

Excess: £2,500 in respect of third party property damage and £2,500 for all claims arising out of gritting activities

Indemnity to Principal: Included

Major Endorsement: Amendment to High-Risk Premises Exception

Exception 11 is amended and replaced by the following: (11) Work on or in (a) power stations or nuclear installations/establishments other than contracts where details have been provided to and agreed by Aviva. (b) oil, gas or chemical refineries, bulk storage and/or production premises other than contracts where details have been provided to and agreed by Aviva. (c) aircraft, aerospace systems or hovercraft (d) watercraft other than work, not involving heat, on or in watercraft in docks, harbours, boatyards or inland waterways. (e) railways, tramways, airports, aerodromes or any airbase other than contracts where details have been provided to and agreed by Aviva.

Height Limit: The policy does not contain a Height limit.

Products Liability

Insurer:	Aviva Insurance Limited
Policy Number:	100560371CSI
Cover Basis:	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.
Cover Period:	1st April 2026 to 31st March 2027
Indemnity Limit:	£10,000,000 in the aggregate

Public and Products Liability (Excess Layer)

Insurer:	QBE UK Limited
Policy Number:	Y159471QBE0126A
Cover Period:	1st April 2026 to 31st March 2027
Excess layer:	£10,000,000
Layer limit of indemnity:	£10,000,000 in excess of £10,000,000 to total £20,000,000 any one occurrence and in the aggregate for both Product and Pollution Liability

Contractors All Risks

Insurer:	Aviva Insurance Limited
Policy Number:	100560371CSI
Cover Period:	1st April 2026 to 31st March 2027
Maximum value any one contract:	£8,000,000
Excess:	£500 increased to £5,000 Theft & Malicious damage

Please Note:

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

Please contact us if you require any further information.

Yours sincerely

Gail Joslin

Gail Joslin

Account Handler

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