



Marsh Ireland Brokers Ltd
Charlotte House
Charlemont Street
Dublin 2
Ireland
D02 NV26
Tel: 01 604 8100
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Mr Eamon Flanagan
Padraig Thornton Waste Disposal Limited
Unit S3B
Henry Road
Park West Business Park

1st July 2026

Dear Eamon,

Confirmation of Insurance - Padraig Thornton Waste Disposal Limited

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurance(s) on your behalf as detailed below with insurers who are authorised to conduct insurance business in Ireland by their respective regulatory authority(ies). A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

CLASS OF INSURANCE:	Motor Fleet
INSURER:	Aioi Nissay Dowa Europe
POLICY NUMBER	MXE/10001282
PERIOD OF INSURANCE	1 st July 2026 to 30 th June 2027
BUSINESS DESCRIPTION	Domestic, Industrial and Commercial Waste Collection, Recycling and Disposal (including Liquid Waste for Local Authorities) Management and Operation of Bring Centres and Property Owners (including some building works), Composting, End of Life Vehicle Processing, Maintenance of Own Vehicles and Contractors Vehicles used on the business of the insured, Bin Repair and Drain Cleaning, Sludge dewatering, Pressure jetting & CCTV Services, Industrial Cleaning, Hazardous waste cleaning, Removal & Disposal, Tank Cleaning, Hazardous & Non-Hazardous waste, Septic tank and grease tap cleaning and waste (hazardous & non-hazardous removal and disposal, sales, marketing and ancillary promotional activities and property owners.
COVER	Comprehensive reducing to third party only for special type vehicles

Marsh Ireland Brokers Limited, trading as Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting, is regulated by the Central Bank of Ireland.

Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting are trading names of Marsh Ireland Brokers Limited. Marsh Ireland Brokers Limited is a private company limited by shares registered in Ireland under company number 169458. VAT Number IE 6569458D. Registered Office: Charlotte House, Charlemont Street, Dublin 2, Ireland, D02 NV26, Ireland, D02 RY98. A J Croft, P F Doyle, J C Grogan, E Kelly, D McGovern, J Mercer, C Nelson (British) and C. Ryan.



A business of Marsh McLennan

Drivers Covered:

Any licenced driver who is driving on the Insured's order or with the Insured's consent and drivers as specified to Insurers, subject to licensing requirements as set out in the Road Traffic Act

Vehicles Covered:

Any motor vehicle the property of the insured or in the Insured's custody or control excluding motor cycles, steam driven vehicles and vehicles belonging to employees, unless otherwise declared and agreed by Insurers.

Limits of Indemnity:

Unlimited in respect of Bodily Injury to Third Parties

Third Party Property Damage Limit €30,000,000 in respect of Private Cars and

€6,500,000 in respect of Commercial Vehicles

€1,250,000 in respect of any vehicle carrying any high category hazardous goods

Territorial Limits

Ireland, Northern Ireland, Great Britain, Isle of Man & Channel Islands EU in respect of Rep of Ireland/UK registered vehicles whilst temporarily outside territorial limits outlined for a period of 30 days.

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay off any of the insurance companies which have issued the insurance(s).

Where a copy of this letter has been provided to a third party, we assume no obligation to advise that third party of any developments regarding your insurance(s) subsequent to the date hereof. Additionally this letter is given on the condition that we are not assuming any liability to any third party who receives a copy of this letter, based upon the placement of your insurance(s) and/or the statements made herein.

This letter shall be governed by and shall be construed in accordance with Irish law.

Yours sincerely,



Colin Hehir
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