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TO WHOM IT MAY CONCERN

23 May 2024

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) **Kingfisher Construction Services Ltd**
Postal Address **Kempton Park Close,, Ascot Road, Derby, DE24 8QB, United Kingdom**
Our Ref **38780782**
Business Description **Shopfitters, Building Contractors & Property Owners.**

Employers Liability

Insurer: Aviva Insurance Limited
Policy number: 100551916CSI
Cover period: 9th May 2024 to 8th May 2025
Indemnity limit: £10,000,000

Public Liability

Insurer: Aviva Insurance Limited
Policy number: 100551916CSI
Cover period: 9th May 2024 to 8th May 2025
Indemnity limit: £5,000,000
Excess: £500
Basis of Limit: Any one claim

Products Liability

Insurer: Aviva Insurance Limited
Policy number: 100551916CSI
Cover period: 9th May 2024 to 8th May 2025
Indemnity limit: £5,000,000
Excess: £500
Basis of Limit: In the aggregate

Public and Products Liability (Excess Layer)

Insurer: Aviva Insurance Limited via American International Group
UK Limited
Policy number: 0021901691
Cover period: 21st May 2024 to 20th May 2025
Excess layer: £5,000,000
Layer limit of indemnity: £5,000,000
Basis of Limit: Any one claim (Public) / In the aggregate (Products)

Contract Works

Insurer: Aviva Insurance Limited
Policy number: 100551916CSI
Cover period: 9th May 2024 to 8th May 2025
Contract Works Indemnity limit: £1,500,000
Hired in Plant & Continuing Hire
Charges: £200,000
Excess: £500 (except for Theft or Malicious Damage - £2,500)

Professional Indemnity

Insurer: HCC International Insurance Company Plc
Policy number: PI23E545355
Cover period: 9th May 2024 to 8th May 2025
Indemnity limit: £5,000,000 any one claim
Excess: £10,000

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



Nick Bell

Direct Dial: 0116 247 2603
Email: Nick_Bell1@ajg.com

Estimated Annual Carryingings

You have advised Us that Your estimated annual amount of Money in transit (other than Money described in Item 1 above) will not exceed

Own annual carryingings	£125,000
Security company annual carryingings	Nil

You will pay the first £0 of each and every occurrence.

Assault

Cover

Compensation by Contingency Number

(1) death	£50,000
(2) Loss of Hearing and/or Loss of Sight and/or Loss of Speech	£50,000
(3) Loss of Limb	£50,000
(4) Temporary Total Disablement (weekly compensation)	£500
(5) Temporary Partial Disablement (weekly compensation)	£250
within 24 months of bodily injury	
(6) Permanent Total Disablement after 24 months of bodily injury	£50,000

Business All Risks

Item	Description	Sum Insured	Excess	Situation
1	Specialist trade equipment, portable hand tools, portable office equipment, Employees, members, guests and visitors' personal effects, excluding all portable electronic and photographic equipment.	£1,500	£100	United Kingdom

Basis of Claim Settlement – Reinstatement unless otherwise stated.

Situation is defined as follows:

The Premises

Any premises owned, hired or leased by You

United Kingdom

Anywhere in the United Kingdom including Transit

European Union

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere within the European Economic Community for up to 90 days

Worldwide

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere in the world for up to 90 days.

Endorsements applying to Business All Risks (subject otherwise to the terms and conditions shown in Your policy).

Contract works

Business Description	Shopfitters, Building Contractors and Property Owners	
Estimated Turnover	£10,000,000	
Trade Activities	Turnover	
Shopfitters, Building Contractors and Property Owners	£10,000,000	
Maximum Contract Price	£1,500,000	
The Property Insured		Sum Insured
(1) Works		£1,500,000
Excess	£500	
except for		
Theft or malicious persons	£2,500	

(2) Your Plant		£10,000
Excess	£500	
except for		
Theft or malicious persons	£2,500	
(3) Hired in Plant & Continuing Hire Charges		£200,000
Annual Hiring Charges	£150,000	
Excess	£500	
except for		
Theft or malicious persons	£2,500	
(4) Employees' tools		Not Insured

Endorsements applying to your Contract Works (subject otherwise to the terms and conditions shown in Your policy).

Timber Frame Construction

We will not provide cover for Damage to Property Insured where Timber Frame Construction is utilised

- (1) on more than 2 floor levels including and above ground level, or
 - (2) where the Estimated Original Contract Price exceeds £1,000,000
- unless otherwise stated in The Schedule.

For the purposes of this Endorsement the following definition applies.

Timber Frame Construction

A method of timber construction that commonly utilises platform building techniques where the structural frame is made from wood.

Computer

Damage to Computer Equipment

The Premises 001 Kempton Park Close Ascot Drive Derby, DE24 8QB

Item	Property Insured	Sum Insured
1	Computer Equipment	£40,000
2	Portable Equipment	£4,000
	Premises Sum Insured	£44,000

Excess

You will pay the first £150 in respect of fire, lightning, explosion, aircraft and other aerial and/or spatial devices or articles dropped from them.

You will pay the first £150 in respect of flood.

You will pay the first £150 in respect of theft and malicious damage.

You will pay the first £150 for all other insured Damage.

Portable Equipment

Territorial Limit	UK
Sum Insured	£4,000

Excess

You will pay the first £150 for all insured Damage.

Cyber

Virus, Hacking, Denial of Service Attacks

Not Selected

Endorsements applying to Computer

(subject otherwise to the terms and conditions shown in Your policy).

Increased Flood Excess at a Premises

In respect of Kempton Park Close, Derby the Excess applicable to Damage resulting from flood will be £500.

Portable Equipment Unattended Vehicle Limit

The maximum We will pay in respect of Damage to Portable Equipment arising from theft or attempted theft from an Unattended Vehicle will be £5,000.