



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

28 April 2022

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)	Designer Contracts Ltd
Postal Address	Unit 8, Church View, Coney Green, Chesterfield, Derbyshire, S45 9HA, United Kingdom
Our Ref	2747801
Business Description	Suppliers & Installers of Floor preparation, furnishings, floor coverings, curtains and furniture packs & tiling by contract to commercial and domestic customers, including the preparation of show houses. Exhibitions.

Employers Liability
Total Limit of Indemnity **£20,000,000**

Employers Liability (Primary Layer)

Insurer:	Allianz Insurance Plc
Policy number:	47/SZ/25786963/05
Cover period:	01 May 2022 to 30 April 2023
Indemnity limit:	£10,000,000
Inner Limit if Applicable:	£5,000,000 – Terrorism
Indemnity to Principal	Yes

Employers Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021902688
Cover period:	01 May 2022 to 30 April 2023
Excess layer:	£10,000,000
Primary indemnity limit:	£10,000,000
Indemnity to Principle	Yes

Public/Products Liability
Total Limit of Indemnity £10,000,000

Public Liability (Primary Layer)

Insurer: Allianz Insurance Plc
Policy number: 47/SZ/25786963/05
Cover period: 01 May 2022 to 30 April 2023
Indemnity limit: £5,000,000
Basis of Limit: Any one claim
Indemnity to Principle Yes

Products Liability (Primary Layer)

Insurer: Allianz Insurance Plc
Policy number: 47/SZ/25786963/05
Cover period: 01 May 2022 to 30 April 2023
Indemnity limit: £5,000,000
Excess: £500
Basis of Limit: In the aggregate
Indemnity to Principle Yes

Public and Products Liability (Excess Layer)

Insurer: American International Group UK Limited
Policy number: 0021902688
Cover period: 01 May 2022 to 30 April 2023
Excess layer: £5,000,000
Primary indemnity limit: £5,000,000
Basis of Limit: Any one occurrence but limited to in the aggregate in respect of Products Liability
Indemnity to Principle Yes

Public/Products Liability – Bona Fide Sub-Contractors Only
Total Limit of Indemnity £10,000,000

Public/Products Liability (Primary Layer)

Insurer: QBE Insurance
Policy number: Y117774QBE0122A
Cover period: 01 May 2022 to 30 April 2023
Indemnity limit: £5,000,000
Basis of Limit: Any one occurrence but limited to in the aggregate in respect of Products Liability
Indemnity to Principle Yes

Public and Products Liability (Excess Layer)

Insurer: American International Group UK Limited
Policy number: 0021902688
Cover period: 01 May 2022 to 30 April 2023
Excess layer: £5,000,000
Primary indemnity limit: £5,000,000
Basis of Limit: Any one occurrence but limited to in the aggregate in respect of Products Liability
Indemnity to Principle Yes

Contractors All Risks

Insurer:	HSB Engineering Insurance
Policy number:	0006403489
Cover period:	01 May 2022 to 30 April 2023
Maximum any one Contract:	£170,000
Hired in Plant Limit:	£100,000
Excess:	£15,000 - Contract Works £1,000 – Hired in Plant

Professional Indemnity

Insurer:	Tokio Marine HCC
Policy number:	PI20E689893
Cover period:	01 May 2022 to 30 April 2023
Limit of Indemnity:	£2,000,000 any one claim including defence costs
Hired in Plant Limit:	£5,000
Excess:	

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

M Garside

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