



Insurance | Risk Management | Consulting

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## TO WHOM IT MAY CONCERN

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

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

### Employers Liability (Primary Layer)

Insurer:	Aviva Insurance
Policy number:	100777935CCI
Cover period:	01 May 2024 to 30 April 2025
Indemnity limit:	£10,000,000
Inner Limit if Applicable:	£5,000,000 – Terrorism & War
Indemnity to Principal	Yes

### Employers Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0021902688
Cover period:	01 May 2024 to 30 April 2025
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: Aviva Insurance  
Policy number: 100777935CCI  
Cover period: 01 May 2024 to 30 April 2025  
Indemnity limit: £5,000,000  
Basis of Limit: Any one claim  
Indemnity to Principle: Yes

**Products Liability (Primary Layer)**

Insurer: Aviva Insurance  
Policy number: 100777935CCI  
Cover period: 01 May 2024 to 30 April 2025  
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 2024 to 30 April 2025  
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 2024 to 30 April 2025  
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 2024 to 30 April 2025  
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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