



To Whom It May Concern

16th May 2023

We can confirm that we act as insurance brokers on behalf of the above insured, and that cover has been placed with the details hereunder:

Client Details

Name: Installation and Refurbishment Solutions Limited
Address: 90 Whitestone Way
Croydon
CR0 4FG
Business Description: Interior Fit Out and Refurbishment Contractors

Employers Liability

Policyholder: Installation and Refurbishment Solutions Limited
Insurer: HCC International Insurance Company Plc via the agency of
Dual Oliva Limited
Policy Number: DOU/00001609/CONC/00/23
Cover Period: 18th May 2023 to 17th May 2024
Indemnity Limit: £10,000,000 any one claim
Indemnity to Principals Extension: Yes

Public & Products Liability (Primary Layer)

Policyholder: Installation and Refurbishment Solutions Limited
Insurer: HCC International Insurance Company Plc via the agency of
Dual Oliva Limited
Policy Number: DOU/00001609/CONC/00/23
Cover Period: 18th May 2023 to 17th May 2024
Indemnity Limit: £5,000,000 any one claim (and in aggregate in respect of
products)
Indemnity to Principals Extension: Yes

PMJ Office: Office 6-11, One Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT

Public Liability (Excess Layer)

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Chaucer Insurance Company Designated Activity Company via the agency of GB Underwriting Ltd
Policy Number:	XSPLCH230405
Cover Period:	18 th May 2023 to 17 th May 2024
Excess layer:	£5,000,000 any one claim (and in aggregate in respect of products)
Primary indemnity limit:	£5,000,000 any one claim (and in aggregate in respect of products)
Total indemnity limit:	£10,000,000 any one claim (and in aggregate in respect of products)
Indemnity to Principals Extension:	Yes

Contractors All Risk

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	HCC International Insurance Company Plc via the agency of Dual Oliva Limited
Policy Number:	DOU/00001609/CONC/00/23
Cover Period:	18 th May 2023 to 17 th May 2024
Maximum value any one contract (£):	£650,000
Indemnity to Principals Extension:	Yes

Professional Indemnity

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Accelerant Insurance Europe SA/NV via the agency of Euna Underwriting Ltd
Policy Number:	12720/23/E9
Cover Period:	18 th May 2023 to 17 th May 2024
Indemnity Limit:	£1,000,000 any one claim
Excess:	£1,000

Please Note:

The information provided in this document provides a brief overview of cover in place at the time this was issued and has not been prepared any other party. The full details of the above policy, including terms and conditions, are provided in their respective policy documentation and any third party to whom it is supplied should take such steps as it considers necessary to satisfy itself that its own requirements have been met. 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.

Yours faithfully,

A handwritten signature in black ink that reads "R. Spasojevic". The signature is written in a cursive style with a prominent 'R' and 'S'.

Rhylee Spasojevic

PMJ Risk Solutions Limited

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