



To Whom It May Concern

27th August 2024

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. Some contracts also include external rendering and underpinning. Commercial 90% Residential 10%

Employers Liability

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Allied World Assurance Company (Europe) dac, Axis Syndicate 1686 via the agency of Raw Material Cover Limited
Policy Number:	144119
Cover Period:	18 th May 2024 to 17 th May 2025
Indemnity Limit:	£10,000,000 any one claim
Indemnity to Principals Extension:	Yes

Public Liability (Primary Layer)

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Allied World Assurance Company (Europe) dac, Axis Syndicate 1686 via the agency of Raw Material Cover Limited
Policy Number:	144119
Cover Period:	18 th May 2024 to 17 th May 2025
Indemnity Limit:	£5,000,000 any one claim (and in aggregate in respect of products)
Indemnity to Principals Extension:	Yes

PMJ Office: Suite 7 3rd Floor Metropolitan House 38-40 High Street Croydon CR0 1YB

Public Liability (Excess Layer)

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	CNA Insurance Company Limited
Policy Number:	CAOX0223
Cover Period:	18 th May 2024 to 17 th May 2025
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)
Indemnity to Principals Extension:	Yes

Products Liability

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Allied World Assurance Company (Europe) dac, Axis Syndicate 1686 via the agency of Raw Material Cover Limited
Policy Number:	144119
Cover Period:	18 th May 2024 to 17 th May 2025
Indemnity Limit:	£5,000,000
Indemnity to Principals Extension:	Yes

Contractors All Risk

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Allied World Assurance Company (Europe) dac, Axis Syndicate 1686 via the agency of Raw Material Cover Limited
Policy Number:	144119
Cover Period:	18 th May 2024 to 17 th May 2025
Maximum value any one contract (£):	£1,200,000
Indemnity to Principals Extension:	Yes

Professional Indemnity

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Rokstone Group Limited t/a Rokstone Underwriting via the agency of CBC UK Ltd
Policy Number:	RPI-UK000733-00
Cover Period:	18 th May 2024 to 17 th May 2025
Indemnity Limit:	£1,000,000 in the aggregate
Excess:	£1,000
Indemnity to Principals Extension:	Yes

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, appearing to be 'ME' with a long horizontal stroke extending to the right.

Martina Edwards
PMJ Risk Solutions Limited
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Email: Martina.Edwards@pmjlimited.com