

## To Whom It May Concern

19th May 2020

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

### Client Details

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**Name:** Installation and Refurbishment Solutions Ltd  
**Address:** 90 Whitestone Way, Croydon, CR0 4FG  
**Business Description:** Office Refurbishment, Fit Out Works, Space Planning, Furniture Installations and Company Relocations

### Employers Liability

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**Policyholder:** Installation and Refurbishment Solutions Ltd  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100654393CSI  
**Cover Period:** 18<sup>th</sup> May 2020 to 17<sup>th</sup> May 2021  
**Indemnity Limit:** £10,000,000 any one claim  
**Indemnity to Principals Extension:** Yes

### Public Liability

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**Policyholder:** Installation and Refurbishment Solutions Ltd  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100654393CSI  
**Cover Period:** 18<sup>th</sup> May 2020 to 17<sup>th</sup> May 2021  
**Indemnity Limit:** £5,000,000 any one claim/in the aggregate  
**Third Party Property damage Excess:** £500 each and every loss  
**Indemnity to Principals Extension:** Yes

### Excess Public Liability

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**Policyholder:** Installation and Refurbishment Solutions Ltd  
**Insurer:** Chubb European Group SE  
**Policy Number:** UKCASO24025120  
**Cover Period:** 18<sup>th</sup> May 2020 to 17<sup>th</sup> May 2021  
**Indemnity Limit:** £5,000,000 in excess of primary £5,000,000 (total £10,000,000 limit of indemnity)

## Products Liability

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**Policyholder:** Installation and Refurbishment Solutions Ltd  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100654393CSI  
**Cover Period:** 18<sup>th</sup> May 2020 to 17<sup>th</sup> May 2021  
**Indemnity Limit:** £5,000,000 any one claim

## Contract Works

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**Policyholder:** Installation and Refurbishment Solutions Ltd  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100654393CSI  
**Cover Period:** 18<sup>th</sup> May 2020 to 17<sup>th</sup> May 2021  
**Maximum Contract Value:** £650,000

**Subject to the Insurers' policy terms, conditions, warranties and exclusions.**

**Please Note:**

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,



Rachel Redmond  
Account Handler  
Aston Lark Limited  
Tel: 01883 868 526  
Email: rachel.redmond@astonlark.com