



To Whom It May Concern

23rd May 2025

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: Ascot Underwriting Ltd via the agency of Geo Underwriting Services Limited
Policy Number: GUS/2025/502324
Cover Period: 18th May 2025 to 17th May 2026
Indemnity Limit: £10,000,000 any one claim

Public & Products Liability

Policyholder: Installation and Refurbishment Solutions Limited
Insurer: Ascot Underwriting Ltd via the agency of Geo Underwriting Services Limited
Policy Number: GUS/2025/502324
Cover Period: 18th May 2025 to 17th May 2026
Public Indemnity Limit: £5,000,000 any one claim
Products Indemnity Limit: £5,000,000 any one claim and in aggregate

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

Public and Products Liability (Excess Layer)

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	QBE UK Limited via the agency of Geo Underwriting Services Limited
Policy Number:	GUQ/2025/7969
Cover Period:	18 th May 2025 to 17 th May 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000
Total indemnity limit:	£10,000,000 any one claim (and in aggregate in respect of products)

Contract Works

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	AXA XL Insurance Company UK Limited via the agency of Geo Underwriting Services Limited
Policy Number:	GUC/2025/8393
Cover Period:	18 th May 2025 to 17 th May 2026
Maximum contract site value (£):	£1,200,000

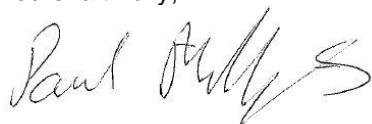
Professional Indemnity

Policyholder:	Installation and Refurbishment Solutions Limited
Insurer:	Allied Worldwide via the agency of UKGlobal Bristol Ltd
Policy Number:	AWCD91705
Cover Period:	18 th May 2025 to 17 th May 2026
Indemnity Limit:	£1,000,000 in the aggregate, costs and expenses inclusive
Excess:	£10,000
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,



Paul Phillips
Senior Account Handler
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