

18 April 2023

To Whom It May Concern

CONFIRMATION OF INSURANCE: Alarm Communication Ltd, Alarm Communication Ltd t/as Griffin & General Fire Services, Connect Monitoring, Fire & Security (Group) Ltd, Fire Alarm Fabrication Services Ltd, Fire Alarm Fabrication Services Ltd t/as MRFS Group, Fire Alarm Fabrication Services (South) Ltd, Fire Alarm Fabrication Services (South) Ltd t/as MRFS Group, Hadrian Technology Ltd, Island Fire Protection Ltd, Marlowe Fire & Security Group Ltd, Marlowe Fire & Security Ltd, Marlowe Fire & Security (BBC) Ltd, Marlowe Kitchen Fire Suppression Ltd, MJ Fire Safety Ltd, Morgan Fire Protection Ltd, Morgan Fire Protection Ltd t/as AFS Fire Safety

BUSINESS DESCRIPTION:

Sale, Supply, Design, Installation, Maintenance and Commissioning of Fire and Security Equipment, CCTV, thermal heat cameras and Access Control. Alarm Receiving and Monitoring Centre. Smoke Control/AOV's. Design, Supply, Installation and Servicing of Sprinkler Systems. Design Installation and Servicing of Fire Detection and Suppression Systems including Portable Fire Extinguishers. Supply Installation Testing Commissioning and Servicing of Gas Safety Systems Fire Suppression and Alarm Equipment. Room integrity testing. Portable Fire demonstrations, Fire Risk assessments and fire safety consultancy. Electrical contractors. Supply Installation and maintenance of fire doors and associated building works. Includes work at Gas Plants, Power Stations, Docks and Harbours and Retail Units within airports and motorways. Breathing apparatus Training. Internet sales of all Fire Products. Provision of Training in Fire Safety and Extinguisher Operations. Provision of Health & Safety Consultancy Fire Stopping Gates and Barrier Control. Water outlet flushing, shower head cleaning and water temperature checks all undertaken by bona-fide subcontractors. Property Owners. Design, Sales, Installation, Commission and Maintenance of Evacuation Alert Systems

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

INSURER :	AXA Insurance UK Plc/QBE/Aspen		
POLICY NO :	BM BDX 7013654/ Y115749QBE123A/B077498656759		
PERIOD OF COVER :	31st March 2023	to :	30th March 2024
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£25,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£25,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	£500 increasing to £5,000 for Water Damage		
OTHER INFORMATION:	Cover includes Indemnity to Principals		
	Cover includes work at Licensed Premises		
	Cover does not exclude work at height		
	Cover includes work in Confined Spaces		

PROFESSIONAL INDEMNITY

INSURER :	Axa Insurance UK Plc/Volante/HCC		
POLICY NO :	BM BDX 7013654/VFPFL23293/PX23C834428		
PERIOD OF COVER :	31 st March 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	£10,000,000	- any one occurrence but in the aggregate in respect of Fire Combustibility	
EXCESS:	£10,000.00		

CONTRACT WORKS

INSURER :	NMU (Specialty) Ltd		
POLICY NO :	EA230005117		
PERIOD OF COVER :	31 st March 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	£3 Million £250,000	Any One Contract Hired In Plant	
EXCESS:	£2,500 Each and Every Claim		

AVIATION LIABILITY

INSURER :	Marsh Aviation underwritten by Chubb		
POLICY NO :	B0509AVNPQ2299725		
PERIOD OF COVER :	31 st March 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	£50,000,000		
EXCESS:	£1,000		

MOTOR FLEET

INSURER :	QBE		
POLICY NO :	Y139396FLT0123A		
PERIOD OF COVER :	31 st March 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	Any One Vehicle (excluding Private Cars)	£10,000,000	
	Any One Private Car	£20,000,000	
EXCESS:	Accidental Damage Fire and Theft - £2,500 Windscreen Cover Excluded		

CYBER LIABILITY

INSURER :	CFC Underwriting		
POLICY NO :	ESK0339443631		
PERIOD OF COVER :	31 st March 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	£3,000,000	In the Aggregate	
EXCESS:	£200,000		

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified. This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s). We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud. This letter may not be reproduced by you or used for any other purpose without our prior written consent. This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

Annette Snowdon
Account Manager
For and on behalf of Marsh Commercial