



TO WHOM IT MAY CONCERN

Re: M & S Water Services (Utilities) Ltd
Date: 22nd April 2025

We act as the Insurance Brokers and Advisers for the above and would like to confirm that the undernoted insurances have been arranged on their behalf:-

Insurer: Aviva Insurance Limited
Policy Type: Combined Liability
Policy Number: 100631988CSI
Period of Insurance: 3rd November 2024 until 2nd November 2025
Business Description: Clean Water Service Engineers and Gas Pipework Installation

Employers Liability
Limit of Indemnity £10,000,000 any one occurrence inclusive of legal costs and expenses, other than Terrorism which is restricted to £5,000,000
Excess Nil

This section provides cover for the Insured's Legal Liability for their employees for death, injury or disease sustained during the course of their employment in the business and is require by law.

Public Liability
Limit of Indemnity £2,000,000 any one occurrence and unlimited in the period of Insurance
Excess £500 or the first 10% or £1,000, whichever is the greater, of Compensation, Costs and Expenses, subject to a maximum amount of £2,500, in respect of Damage to optical fibre cables.

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

This section includes:-
Indemnity to any Principal Yes

Products Liability
Limit of Indemnity £2,000,000 any one occurrence and in all in the Period of Insurance
Excess £500

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

Contract Works
Maximum Contract works value £1,500,000
Hired in Plant (including ongoing hire charges) £250,000
Excess £500 increasing to £1000 in respect of Theft or malicious persons

This section provides cover for the "All Risks" of Loss or Damage to the Property Insured

Insurer:	Sutton Special Risks via QBE
Policy Type:	Excess of Loss Public and Products Liability
Policy Number:	X69103444
Period of Insurance:	3rd November 2024 until 2nd November 2025
Business Description:	Clean Water Service Engineers and Gas Pipework Installation
Public Liability	
Limit of Indemnity	£8,000,000 over £2,000,000 Primary, any one occurrence and unlimited in the period of Insurance
Products Liability	
Limit of Indemnity	£8,000,000 over £2,000,000 Primary any one occurrence and in all in the Period of Insurance
Excess	Nil

Insurer:	American International Group UK Limited
Policy Type:	Excess of Loss Public and Products Liability
Policy Number:	0032056409
Period of Insurance:	22 nd April 2025 until 2nd November 2025
Business Description:	Clean Water Service Engineers and Gas Pipework Installation
Public Liability	
Limit of Indemnity	£5,000,000 over £10,000,000 Primary, any one occurrence and unlimited in the period of Insurance
Products Liability	
Limit of Indemnity	£5,000,000 over £10,000,000 Primary any one occurrence and in all in the Period of Insurance
Excess	Nil

This section includes:-	
Indemnity to any Principal	Yes

Insurer:	Amwins Global Risks Ltd via CNA
Policy Type:	Professional Indemnity
Policy Number:	CNA0347822
Period of Insurance:	3rd November 2024 until 2nd November 2025
Professional Indemnity	
Limit of Indemnity	£2,000,000 in the aggregate including defence costs
Excess	£10,000 each and every claim including costs and expenses

This section provides cover for the Insured's legal liability incurred following professional negligent acts or omissions as per the policy wording.

All Subject to the policy terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. The 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).

All details are subject at all times to the individual policy wordings. This document is issued as a matter of information only and confers no rights upon the document holder other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Should the above mentioned contract of insurance be cancelled, re-assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by PIB Group.

This letter is given on the condition that you forever waive any liability against us based on the placement of the insurance(s) and/or the statements made herein with the exception 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 English law.

We trust this information is of assistance to you but if you require any further details please contact us.

Yours faithfully,

Rebecca Atkins

Rebecca Atkins

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