



06/11/2025

TO WHOM IT MAY CONCERN

Our Client:	M & S Water Services (Utilities) Ltd
Business Description:	Clean Water Service Engineers and Gas Pipework Installation
Our Reference:	18486502

In our capacity as Insurance Brokers for the above, we confirm the following insurance(s) to be in force as at the date of this letter:

Insurer:	Aviva Insurance Limited
Policy Type:	Combined Liability
Policy Number:	100631988CSI
Period of Insurance:	3rd November 2025 until 2 nd November 2026
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
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Excess	Nil
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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
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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.
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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
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Products Liability

Limit of Indemnity	£2,000,000 any one occurrence and in all in the Period of Insurance
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Excess	£500
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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 European Operations**
Policy Type: Excess of Loss Public and Products Liability
Policy Number: X69103444
Period of Insurance: 3rd November 2025 until 2nd November 2026
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
This section includes:-
Indemnity to any Principal Yes

Insurer: **American Insurance Group**
Policy Type: Excess of Loss Public and Products Liability
Policy Number: 0032056409
Period of Insurance: 3rd November 2025 until 2nd November 2026
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: **Aqueous Underwriting (Capacity provided by AXA XL Insurance Company UK 30%, Allianz Global Corporate & Specialty SE 25% AmTrust Specialty Limited 25%, HDI Global Speciality SE 10.00% & Newline Insurance Company Limited 10.00%**
Policy Type: Professional Indemnity
Policy Number: P251PA0009781
Period of Insurance: 3rd November 2025 until 2nd November 2026

Professional Indemnity
Limit of Indemnity £2,000,000 All single claims including defence costs

Excess £7,500 each and every claim including costs and expenses

Insurer: **Aqueous Underwriting (Capacity provided by Great American International Insurance (UK) Ltd)**
Policy Type: Excess Professional Indemnity
Policy Number: P251EG0009782
Period of Insurance: 3rd November 2025 until 2nd November 2026
Professional Indemnity
Limit of Indemnity £3,000,000 in excess of the primary £2,000,000

Insurer: **Aqueous Underwriting (AmTrust Specialty Limited 50.00% and AXA XL Insurance Company UK Limited 50.00%)**
Policy Type: Excess Professional Indemnity
Policy Number: P251EZ0009783
Period of Insurance: 3rd November 2025 until 2nd November 2026
Professional Indemnity
Limit of Indemnity £5,000,000 in excess of £5,000,000

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

This letter is provided for information only and confers no rights upon the recipient, other than those which may be provided by the policy or policies. PIB do not express any view, or assume any liability as to the solvency of the Insurers – and are under no obligation to notify you of any changes to, or cancellation of the coverage.

Yours faithfully,



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