

To Whom it May Concern

24 June 2025

Dear Sir/Madam,

PROOF OF LIABILITY, CONTRACTORS ALL RISKS & PI INSURANCE

We confirm that the Insured has the following cover arranged through Oyster Risk Solutions Ltd.

Insured:	MGD Specialist Interior Finishes Ltd
Period of cover:	01 July 2025 to 30 June 2026

Public liability:	Limit of liability £10,000,000 any one incident
Product liability:	Limit of liability £10,000,000 any one period of insurance
Extensions:	Indemnity to Principals
Excess:	£500 each and every loss
Insurers & policy number:	QBE UK Ltd 00008320CPP and Zurich Insurance Company Ltd PC009174
Cover in connection with the Insured's business to pay for accidental injury to any person or loss of or damage to property for which the insured is legally liable.	

Employers liability:	£10,000,000 any one incident
Extensions:	Indemnity to Principals
Excess:	No excess applies
Insurers & policy number:	QBE UK Ltd 00008320CPP
Cover in connection with the Insured's business to pay for death, injury or nervous shock sustained by any employee of the Insured for which the Insured is legally liable, during the period of cover	

Contractors All Risks:	£250,000 Contract Limit
Extensions:	Indemnity to Principals
Plant cover:	Nil Own Plant, Nil any one item limit for Hired In Plant
Excess:	£500 all other claims
Insurers & policy number:	QBE UK Ltd 00008320CPP
Indemnity for the Insured for loss of or damage to Permanent or Temporary Works and Materials at the Contract site or adjacent to it, used in connection with them or whilst in transit within the UK. Where Insured, also covers Own Plant and Equipment and Hired in Plant and Equipment.	

Professional Indemnity:	£2,000,000 Any one claim – costs in addition
Excess:	£2,500 each and every claim – costs in addition
Insurers & policy number:	HCC International Insurance Co plc PI21G842445
Financial loss arising from breach of professional duty: negligent acts errors advice or omissions notified to the insurers during the policy period.	

Subject otherwise to the terms conditions and exceptions of the policy/policies. A copy of the full wording/s can be made available on request. This is a summary of the cover in force as at the date of this letter. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expenses thereby occasioned to any recipient of this letter.

Should the cover be cancelled, assigned or changed in any way, neither we nor the insurers detailed above accept any obligation to notify any recipient of this letter.



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