

TO WHOM IT MAY CONCERN

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2nd November 2018

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured

Name(s) **BK Nolte Contracts Limited**

Postal Address **B K House, Ash Road South, Wrexham Industrial Estate, Wrexham, Clwyd, LL13 9UG**

Our Ref **25766519**

Business Description **Design Supply and Installation of Kitchens and Bedrooms**

Employers' Liability

Insurer : Novae Syndicates Ltd via Pen Underwriting

Policy No. : P/CTA/10567

Expiry Date : 22nd September 2019

Limit of Indemnity any one occurrence : £10,000,000

Primary Public / Products Liability

Insurer : Novae Syndicates Ltd via Pen Underwriting

Policy No. : P/CTA/10567

Expiry Date : 22nd September 2019

Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability : £5,000,000

Excess in respect of each and every claim for property damage : £1,000

Use of heat excess (if applicable) : £2,500

Heat condition (if applicable) : Yes

Indemnity to Principals for whom our clients are working : Yes

Excess Public / Products Liability

Insurer	:	CNA Insurance Company Ltd via Pen Underwriting
Policy No.	:	P/XOC/10624
Expiry Date	:	22nd September 2019
Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability	:	£5,000,000
In Excess of the primary limit of	:	£5,000,000

Contractors All Risks

Insurer	:	Novae Syndicates Ltd via Pen Underwriting
Policy No.	:	P/CTA/10567
Expiry Date	:	22nd September 2019
Limit of Indemnity any one contract site	:	£2,500,000
Excess each and every claim	:	£500 increasing to £1,000 for theft claims

Professional Indemnity

Insurer	:	Hiscox Insurance Company Limited via Hiscox Underwriting Ltd
Policy No.	:	HUPI/69409173(5)
Expiry Date	:	22nd September 2019
Limit of Indemnity any one claim	:	£5,000,000 including costs and expenses
Excess each and every claim	:	£2,500

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours sincerely,

Michael Hughes

Michael Hughes

Account Manager

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