



Insurance | Risk Management | Consulting

First Floor Offices
171 Boughton
Chester
CH3 5BH
Tel: 01244 351724

www.ajginternational.com

TO WHOM IT MAY CONCERN

13th September 2019

Dear Sirs

BK Nolte Contracts Limited
Our Ref: 25766519

We are the Risk and Insurance Managers for the above clients 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	:	Consortium of Insurers via Pen Underwriting
Policy No.	:	P/CTA/10567
Expiry Date	:	22nd September 2020
Limit of Indemnity any one occurrence	:	£10,000,000

Primary Public / Products Liability

Insurer	:	Consortium of Insurers via Pen Underwriting
Policy No.	:	P/CTA/10567
Expiry Date	:	22nd September 2020
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 : American International Group UK Limited as the lead insurer, with co-insurers Zurich Insurance PLC and Pen Underwriting Limited.

The underlying insurer for Pen Underwriting Limited is CNA Insurance Company Limited.

Policy No. : 0021900663
Expiry Date : 22nd September 2020
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 : Consortium of Insurers via Pen Underwriting via Pen Underwriting
Policy No. : P/CTA/10567
Expiry Date : 22nd September 2020
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 2020
Limit of Indemnity any one claim : £5,000,000 including costs and expenses
Excess each and every claim : £2,500

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policy(ies). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

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

Direct dial: 01978 435524

Email: Michael_Hughes@ajg.com