

To Whom It May Concern

19th March 2025

We can confirm that we act as insurance brokers on behalf of the above insured, and that cover has been placed with the details hereunder:

Client Details

Name:	Applecross Building Company Ltd
Address:	Pilgrims Hill Hilltop Lane Redhill Surrey RH1 3DF
Business Description:	High End Residential Property Refurbishment, Commercial Refurbishment. Work includes renovations on Grade I & II listed buildings, stately homes etc.

Employers Liability

Policyholder:	Applecross Building Company Ltd
Insurer:	AXA Insurance UK Plc via the agency of Q Underwriting Services Limited
Policy Number:	TP1033751
Cover Period:	22 nd March 2025 to 21 st March 2026
Indemnity Limit:	£10,000,000 any one claim
Indemnity to Principals Extension:	Yes

Public Liability (Primary Layer)

Policyholder:	Applecross Building Company Ltd
Insurer:	AXA Insurance UK Plc via the agency of Q Underwriting Services Limited
Policy Number:	TP1033751
Cover Period:	22 nd March 2025 to 21 st March 2026
Indemnity Limit:	£5,000,000 any one claim (and in aggregate in respect of products)
Indemnity to Principals Extension:	Yes

Public Liability (Excess Layer)

Policyholder:	Applecross Building Company Ltd
Insurer:	Zurich Insurance Company Ltd via the agency of Q Underwriting Services Limited
Policy Number:	XL/1007292TUW
Cover Period:	22 nd March 2025 to 21 st March 2026
Excess layer:	£5,000,000 any one claim (and in aggregate in respect of products)
Primary indemnity limit:	£5,000,000 any one claim (and in aggregate in respect of products)
<u>Total indemnity limit:</u>	<u>£10,000,000 any one claim (and in aggregate in respect of products)</u>
Indemnity to Principals Extension:	Yes

Products Liability

Policyholder:	Applecross Building Company Ltd
Insurer:	AXA Insurance UK Plc via the agency of Q Underwriting Services Limited
Policy Number:	TP1033751
Cover Period:	22 nd March 2025 to 21 st March 2026
Indemnity Limit:	£5,000,000
Indemnity to Principals Extension:	Yes

Contractors All Risks

Policyholder:	Applecross Building Company Ltd
Insurer:	AXA Insurance UK Plc via the agency of Q Underwriting Services Limited
Policy Number:	TP1033751
Cover Period:	22 nd March 2025 to 21 st March 2026
Maximum value any one contract (£):	£750,000
Maximum item limit hired in (£):	£50,000
Indemnity to Principals Extension:	Yes

Directors & Officers Liability

Policyholder:	Applecross Building Company Ltd
Insurer:	Brit Syndicate 2987 at Lloyd's of London via the agency of Incorporated Insurance Group Ltd
Policy Number:	II1040/01767827/2024/001
Cover Period:	22 nd March 2025 to 21 st March 2026
Indemnity Limit:	£1,000,000
Indemnity to Principals Extension:	Yes

Corporate Liability

Policyholder: Applecross Building Company Ltd
Insurer: Brit Syndicate 2987 at Lloyd's of London via the agency of Incorporated Insurance Group Ltd
Policy Number: II1040/01767827/2024/001
Cover Period: 22nd March 2025 to 21st March 2026
Indemnity Limit: £100,000
Indemnity to Principals Extension: Yes

Employment Practices Liability

Policyholder: Applecross Building Company Ltd
Insurer: Brit Syndicate 2987 at Lloyd's of London via the agency of Incorporated Insurance Group Ltd
Policy Number: II1040/01767827/2024/001
Cover Period: 22nd March 2025 to 21st March 2026
Indemnity Limit: £100,000
Indemnity to Principals Extension: Yes

Please Note:

The information provided in this document provides a brief overview of cover in place at the time this was issued and has not been prepared any other party. The full details of the above policy, including terms and conditions, are provided in their respective policy documentation and any third party to whom it is supplied should take such steps as it considers necessary to satisfy itself that its own requirements have been met. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Yours faithfully,



Sylwia Matacz
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