



RISK SERVICES LTD

VALUE - SERVICE - INTEGRITY

27<sup>th</sup> September 2023

To Whom It May Concern

**Enigma Industrial Services Ltd**

**Hawthorne House, Woodlands Park, Ashton Road, Newton le Willows WA12 0HF**

This letter is to confirm that the following cover is in force for the client named above:

**Employers & Public/Products/Pollution Liability**

Insurer : QBE/Ascot  
 Policy Number : Y126619QBE122A  
 Period of Insurance : 1/10/2023 to **30/9/2026**  
 Territorial Limits : United Kingdom, Channel Islands & Isle of Man

Cover	Indemnity Limit
<b>Employers Liability</b>	£10,000,000 any one occurrence <i>(£5,000,000 any one occurrence iro Offshore/Terrorism/Asbestos)</i>
<b>Public Liability</b>	£10,000,000 any one occurrence
<b>Products Liability</b>	£10,000,000 any one period of insurance
<b>Pollution Liability</b>	£10,000,000 any one occurrence
<b>Employers Liability Indemnity to Principals Clause</b>	Yes
<b>Public/Products Liability Indemnity to Principals Clause</b>	Yes
Excess	£5,000 each and every claim

**Excess of Loss Liability**

Insurer : Manchester Underwriting Management on behalf of Zurich  
 Policy Reference : CA21/0000012191-001 and CA21/0000012192-001  
 Period of Insurance : 1/10/2022 to 30/9/2024  
 Territorial Limits : United Kingdom, Channel Islands & Isle of Man

Cover	Indemnity Limit
<b>Employers Liability</b>	£15,000,000 in excess of £10,000,000 any one occurrence <i>(£5,000,000 any one occurrence iro Offshore/Terrorism/Asbestos)</i>
<b>Public Liability</b>	£15,000,000 in excess of £10,000,000 any one occurrence <i>(£5,000,000 any one occurrence iro Offshore/Terrorism/Asbestos)</i>
<b>Products Liability</b>	£15,000,000 in excess of £10,000,000 any one occurrence <i>(£5,000,000 any one occurrence iro Offshore/Terrorism/Asbestos)</i>
<b>Pollution Liability</b>	£15,000,000 in excess of £10,000,000 any one occurrence <i>(£5,000,000 any one occurrence iro Offshore/Terrorism/Asbestos)</i>
<b>Employers Liability Indemnity to Principals Clause</b>	Yes
<b>Public/Products Liability Indemnity to Principals Clause</b>	Yes
Excess	Nil

**Overall Indemnity Limit:**

**Employers Liability** £25,000,000  
**Public/Products/Pollution** £25,000,000

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#### **Contract Works & Contractors Plant**

Insurer : HSB Engineering Insurance  
Policy Number : 0006407185  
Period of Insurance : 1/10/2023 to **30/9/2026**  
Territorial Limits : United Kingdom, Channel Islands & Isle of Man

Cover	Limit Any One Site
<b>Contract Works</b>	
Limit Any One Site	£400,000
Excess	£1,000 each occurrence
<b>Contractors' Plant (Owned)</b>	
Limit Any One Claim	£2,000,000
Excess	£10,000 each occurrence
<b>Contractors' Plant (Hired In)</b>	
Limit Any One Claim	£700,000 (including Continuing Hire Charges)
Excess	£5,000 each occurrence
<b>Employees' Tools &amp; Personal Effects</b>	
Limit Any One Site	£100,000 (Limit Per Employee: £2,500)
Excess	£250 each occurrence

#### **Professional Indemnity**

Insurer : Dual Corporate Risks Ltd  
Policy Number : B0241183807506  
Period of Insurance : 1/10/2023 to 30/9/2024  
Geographical/Jurisdiction Limits : UK & Republic of Ireland

Cover	Indemnity Limit
<b>Professional Indemnity</b>	£10,000,000 in the aggregate costs included
Excess	£100,000 each and every claim applicable to costs.

We trust that the information provided is sufficient for your purposes.

Yours faithfully

**David Wilson AChI**  
**Chartered Insurance Broker**

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