

27th March 2025

**To Whom It May Concern**

**CONFIRMATION OF INSURANCE: Alarm Communication Ltd, Alarm Communication Ltd t/as Griffin & General Fire Services, Clymac Ltd, Fire & Security (Group) Ltd, Fire Alarm Fabrication Services Ltd, Fire Alarm Fabrication Services Ltd t/as MRFS Group, Fire Alarm Fabrication Services Ltd t/as FAFS Fire & Security, MJ Fire Safety Ltd, Marlowe Fire & Security (Group) Ltd, Marlowe Fire & Security Ltd, Marlowe Kitchen Fire Suppression Ltd, Marlowe Smoke Control Ltd, Morgan Fire Protection Ltd, Morgan Fire Protection Ltd t/as AFS Fire Safety Group and Victory Fire Ltd**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

**PUBLIC, PRODUCTS & EMPLOYERS LIABILITY**

<b>BUSINESS DESCRIPTION :</b>	Sale, Supply, Design, Installation, Maintenance and Commissioning of Fire and Security Equipment, CCTV, thermal heat cameras and Access Control. Alarm Receiving and Monitoring Centre. Design, Supply, Installation and Servicing of sprinkler systems and dry and wet riser systems. Design Installation and Servicing of Fire Detection and Suppression Systems inc portable fire extinguishers. Supply Installation Testing Commissioning and Servicing of Gas Safety Systems Fire Suppression and Alarm Equipment. Room integrity testing. Portable fire demonstrations, Fire Risk assessments and fire safety consultancy. Electrical contractors. Supply installation and maintenance of fire doors and associated building works. Includes work at Gas Plants, Power Stations, Docks and Harbours and Retail Units within airports and motorways. Breathing Apparatus Training. Internet sales of all Fire Products. Provision of Training in Fire Safety and Extinguisher Operations. Provision of H&S Consultancy Fire Stopping Gates and Barrier Control. Design, Sales, Installation, Commission and Maintenance of Evacuation Alert Systems. Passive Fire Protection including Fire Stopping, Fire Boarding, Cavity Barriers, Intumescent Paints and Sprays. Design Supply Installation and Maintenance of AOV/Smoke Ventilation Systems. Property owners		
<b>INSURER :</b>	AXA Insurance UK Plc/QBE UK Ltd/Aspen		
<b>POLICY NO :</b>	BM BDX 7013654/Y115749QBE0125A/B0774ASP25KA24		
<b>PERIOD OF COVER :</b>	31st March 2025	to :	30th March 2026
<b>LIMIT OF INDEMNITY :</b>	Public Liability - any one occurrence		£25,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£25,000,000
	Employers Liability - any one occurrence		£10,000,000
<b>EXCESS:</b>	£500 increasing to £5,000 in respect of Water Damage- Public Liability		
	Cover includes Indemnity to Principals		
	Cover includes Work at Licensed Premises		
	Cover includes Work in Confined Spaces		
	Cover includes Work at Height		
<b>GEOGRAPHICAL LIMITS:</b>	Public/Products Liability – UK, Northern Ireland, Isle of Man, Channel Islands and European Union		
<b>PRINCIPAL EXTENSIONS:</b>	Overseas Employees Cover – Employees working in Republic of Ireland are covered provided employed under a UK Contract		

**PROFESSIONAL LIABILITY**

<b>BUSINESS DESCRIPTION :</b>	As above		
<b>INSURER :</b>	AXA Insurance UK Plc/Volante/HCC Tokio Marine		
<b>POLICY NO :</b>	BM BDX 7013654/VFLFL23293/PX25C834428		
<b>PERIOD OF COVER :</b>	31st March 2025	to :	30th March 2026
<b>LIMIT OF INDEMNITY :</b>	Any one occurrence		£10,000,000
<b>LIMIT OF INDEMNITY:</b>	In the Aggregate in respect of Fire Combustibility		£10,000,000
<b>EXCESS:</b>	£10,000 each and every claim		

**CONTRACT WORKS**

<b>BUSINESS DESCRIPTION :</b>	As above		
<b>INSURER :</b>	NMU Specialty Ltd		
<b>POLICY NO :</b>	EA250005117		
<b>PERIOD OF COVER :</b>	31st March 2025	to :	30th March 2026
<b>LIMIT OF INDEMNITY :</b>	Any One Contract Hired In Plant		£3,000,000 £250,000
<b>EXCESS:</b>	£2,500 each and every claim		

**AVIATION LIABILITY**

<b>BUSINESS DESCRIPTION :</b>	As above		
<b>INSURER :</b>	Chubb via Marsh Aviation		
<b>POLICY NO :</b>	B0509AVNPQ2499749		
<b>PERIOD OF COVER :</b>	31st March 2025	to :	30th March 2026
<b>LIMIT OF INDEMNITY :</b>	Third Party Motor Vehicle Property Damage/ Third Party Motor Vehicle Bodily Injury and General Public Liability		£50,000,000
<b>EXCESS:</b>	£1,000 Motor Vehicle Property Damage		

**MOTOR FLEET**

<b>INSURER :</b>	QBE		
<b>POLICY NO :</b>	Y153661FLT0125A		
<b>PERIOD OF COVER :</b>	31st March 2025	to:	30th March 2026
<b>COVER:</b>	Comprehensive		
<b>EXCESS:</b>	Accidental Damage Fire and Theft		10,000
<b>PRINCIPAL EXCLUSION:</b>	Windscreen Cover		

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

**Annette Snowdon**  
**Senior Client Advisor**  
**For and on behalf of Marsh Commercial**