



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

26 March 2026

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 Details:

Name(s)	Bridgford Interiors Limited
Postal Address	Bridgford Building, Wellington Crescent, Fradley Park, Lichfield, Staffordshire, WS13 8RZ, United Kingdom
Our Ref	6367446
Business Description	Specialist Fit Out Contractors, Construction Services and Management Contractors

Employers Liability

Insurer:	Allianz Engineering
Policy number:	CS29217717
Cover period:	31 st March 2026 to 30 th March 2027
Indemnity limit:	£10,000,000

Public Liability

Insurer:	Allianz Engineering
Policy number:	CS29217717
Cover period:	31 st March 2026 to 30 th March 2027
Indemnity limit:	£5,000,000
Excess:	£1,000
Basis of Limit:	Any one claim

Products Liability

Insurer:	Allianz Engineering
Policy number:	CS29217717
Cover period:	31 st March 2026 to 30 th March 2027
Indemnity limit:	£5,000,000
Basis of Limit:	In the aggregate

Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited & Others
Policy number:	0021906470
Cover period:	31 st March 2026 to 30 th March 2027
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000
Basis of Limit:	Any one claim (and in the aggregate in respect of Products Liability)

Contractors All Risk

Insurer:	Allianz Engineering
Policy number:	CS29217717
Cover period:	31 st March 2026 to 30 th March 2027
Cover:	All Risks
Maximum value any one contract (£):	£2,500,000
Maximum item limit hired in (£):	£250,000
Excess:	£1,000 increasing to £2,500 for theft and malicious damage

Professional Indemnity (Primary Layer)

Insurer:	Manchester Underwriting Management Ltd
Policy number:	PI24C0000062174
Cover period:	31 st March 2026 to 30 th March 2027
Indemnity limit:	£5,000,000
Basis of Limit:	Any one claim

Professional Indemnity (Excess Layer)

Insurer:	Pen Underwriting Limited
Policy number:	P-POR-FLXOL-0017519
Cover period:	31 st March 2026 to 30 th March 2027
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000
Basis of Limit:	Any one claim

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 faithfully

A handwritten signature in black ink, appearing to read 'Mireille Druda', with a stylized, cursive script.

Mireille Druda

Account Handler

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