



Our Ref: HH/Comm/Construction Scheme

19th November 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

HK Interiors Ltd

Business Description: General Building & Shop/Interior Fit out Contractors

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following cover is in place:

Employers Liability

Insurer:	Bridgehaven Specialty (UK) Ltd
Policy Number:	E25J2A5R
Policy Period:	17th July 2025 to 16th July 2026
Limit of Indemnity:	£10,000,000 any one occurrence

Public & Products Liability (Primary)

Insurer:	Bridgehaven Specialty (UK) Ltd
Policy Number:	E25J2A5R
Policy Period:	17th July 2025 to 16th July 2026
Limit of Indemnity:	Public Liability £2,000,000 any one occurrence, unlimited during the policy period Products Liability £2,000,000 in the aggregate of all claims occurring during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

Insurer:	AXA XL
Policy Number:	CS/EXOL/SS14112869
Policy Period:	17th July 2025 to 16th July 2026
Limit of Indemnity:	£3,000,000 any one occurrence, unlimited during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

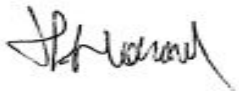
Insurer:	Convex Insurance UK Limited
Policy Number:	CS/EXOL/SS14112889
Policy Period:	17th July 2025 to 16th July 2026
Limit of Indemnity:	£5,000,000 any one occurrence, unlimited during the policy period

Contract Works & Plant

Insurer:	Bridgehaven Specialty (UK) Ltd
Policy Number:	E25J2A5R
Policy Period:	17th July 2025 to 16th July 2026
Max Contract Value:	£1,000,000
Owned Plant:	£30,000
Company Tools:	£20,000
Employee Tools:	£0
Hired in Plant Maximum value of any one item:	£50,000
Hired in Plant Limit per incident:	£50,000

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,
M&DH INSURANCE SERVICES LTD



Harvey Holland
Commercial Insurance Consultant