

Opening Hours: Monday - Friday 09:00 - 17:00

To Whom It May Concern,

13th November 2025**Our Client:** G & L Consultancy Limited

Business Description: Asbestos Surveys, Asbestos Consultancy and Audits, 4 Stage Clearance, Air Testing, Asbestos Testing, Health & Safety Consultancy, Non-Licensed Asbestos Removal, Face Fit Testing, Legionella Testing, Training, Coverall Supply & Sales. Bat Surveys (via BFSCs), Bird Surveys (via BFSC's), Wood Worm Surveys (via BFSCs), Preliminary Ecological Appraisal (via BFSC's)

Business AddressesUnit 5a Castle Road, Chelston Business Park, Wellington, Somerset, TA21 9JQ
54A Huntly Road, Banbridge, County Down, BT32 3UA

As the insurance broker acting on behalf of G & L Consultancy Limited, please accept this letter as confirmation that the insurance covers detailed below are in force.

Employers Liability

Insurer:	Hiscox Insurance Company Limited via DOA Underwriting Ltd
Policy number:	HUPI6 1749491
Cover period:	15th November 2025 to 14th November 2026
Indemnity limit:	£10,000,000 each and every occurrence including costs

Public and Products Liability

Insurer:	Hiscox Insurance Company Limited via DOA Underwriting Ltd
Policy number:	HUPI6 1749491
Cover period:	15th November 2025 to 14th November 2026
Indemnity limit:	£10,000,000 each and every claim, defence costs in addition, other than for claims arising from pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£500 each and every occurrence for property damage only

Professional Indemnity

Insurer:	Hiscox Insurance Company Limited via DOA Underwriting Ltd
Policy number:	HUPI6 1749491
Cover period:	15th November 2025 to 14th November 2026
Primary indemnity limit:	£5,000,000 Any one claim, costs in addition
Excess	£10,000 each claim or loss excluding defence costs

Specific Extensions/Endorsements & Exclusions

Employers Liability

3040.0 Employers Liability Tracing Office (ELTO) and your data

6734.0 Confirmation of cover: cyber claims

7812 Amendment of cover: personal protective equipment

Public/Products Liability

6826.0 Amendment of cover: hazardous locations

6735.0 Removal of cover: cyber claims

6735.0 Removal of cover: cyber claims (cont'd)

Removal of cover: inefficacy

545.0 Use of heat condition

6241.0 Special limit - use of heat

823.0 Asbestos financial loss

904.0 Pollution clause

6238.0 Amended excess for asbestos removal [SNL29,42,76]

Claims against principles: specific entities

7807 Removal of cover: sub-contractor

7810 Removal of cover: abuse or molestation

Professional Indemnity

400.1 Retroactive date: Business performed in the past

6239.0 Amended excess for project management work [SNL29,42,76]

113.1 Loss Of Own Documents Endorsement

6694.0 Removal of cover: communicable diseases 2

1254.0 Removal of cover: cladding assessment

1028 Special limit: bodily injury in respect of Northern Ireland Housing Executive

6738.0 Amendment of cover: cyber claims and losses

6738.0 Amendment of cover: cyber claims and losses (cont'd)

6738.0 Amendment of cover: cyber claims and losses (cont'd)

6738.0 Amendment of cover: cyber claims and losses (cont'd)

170.0 Indemnity to principals clause

7809 Removal of cover: sub-contractor claims

7811 Removal of cover: abuse or molestation

Addition of cover: consultants and employees

The information provided in this document provides a brief overview of cover in place on the date of issue. The full details of the above policy, including terms and conditions, are provided in the respective policy documentation. The expiry date given is the expected expiry date of the policy. The cover stated above may change or be cancelled at any time, and we are under no obligation to advise you as such. This document does not in any way change cover provided to the insured.

Please contact us if you require any further information

Yours sincerely



Jon Beck

Corporate Account Handler

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