

**TO WHOM IT MAY CONCERN**

RG-10878-153835  
10 February 2026

Dear Sir / Madam,

**Re: On Grade Limited**

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

**PUBLIC/PRODUCTS LIABILITY**

Period of Insurance	<b>12/02/2026</b> to 12/02/2027
Insurer	BREEZE UNDERWRITING
Policy Number	CLMU24166385ASC
Limit of Indemnity	GBP <b>£5,000,000</b> any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability
Excess	£500 Third Party Property Damage/Bodily Injury Each and Every Claim
Territorial Limits	Anywhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. Elsewhere in the world in respect of the activities (excluding manual work outside the member countries of the European Union) in the course of the Business of directors, partners and/or employees of the Policyholder temporarily engaged outside the Territorial Limits as stated above.

**EXCESS PUBLIC/PRODUCTS LIABILITY**

Period of Insurance	12/02/2026 to 12/02/2027
Insurer	CAN INSURANCE COMPANY LIMITED
Policy Number	CAOX0223
Conditions	Indemnity to Principals
Limit of Indemnity	GBP <b>£5,000,000</b> any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability in excess of <b>£5,000,000</b> any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability

**EMPLOYERS' LIABILITY**

Period of Insurance	<b>12/02/2026</b> to 12/02/2027
Insurer	BREEZE UNDERWRITING
Policy Number	CLMU24166385ASC
Conditions	Indemnity to Principals
Limit of Indemnity	GBP <b>£10,000,000</b> Legal Liability at Law for damages in respect of bodily injury, including death, illness and disease, sustained by any employee, including labour only sub-contractors, self-employed persons and persons hired or borrowed by the insured during the period of insurance and in connection with their business activities as described in the insurers policy schedule

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.

Yours sincerely,

**Rachel Gordon**

Commercial Account Executive

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