

26 September 2013

**Thistle Commercial Risks**

**To whom it may concern**

Vincent House  
17 Stanley Street  
Liverpool  
L1 6AA

Telephone 0151 236 6727  
Facsimile 0151 243 0304

Direct Line 0151 243 0246

Our Ref DZF/183420

Dear Sirs

**Confirmation of Insurance Cover**

**Re:** Davicon Mezzanine Floors Ltd

We, Thistle Commercial Risks, hereby confirm that we act as Insurance Brokers to the above client and have placed insurance cover on Davicon Mezzanine Floors Ltd's behalf according to Davicon Mezzanine Floors Ltd's instructions as follows:

Insurance Type : Contractors Combined and Professional Indemnity

Period : 12 months at 18th September 2013

**Limits of Indemnity:**

Employers Liability : £10,000,000 in all including costs & expenses. Any One Event.

Public Liability : £10,000,000 in all including costs & expenses. Any One Event.

Products Liability : £10,000,000 in all including costs & expenses. Any One Event and in the Annual Aggregate.

Contract Works : £3,000,000 - Maximum Contract Value.

Hired in Plant : £100,000 - Any One Item

Professional Indemnity : £5,000,000 in all. Any One Claim, Costs in Addition.

Territorial Limits : Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, **and**

EU Member States for Employers Liability and Public/Products Liability

Worldwide (excluding USA/Canada) for Products Liability

Worldwide (excluding USA/Canada) for Professional Indemnity

Deductibles:

- Public/Products Liability : The first £1,000 of each and every claim for Damage to Third Party Property, rising to £2,500 for claims arising from the use or application of heat.
- Contract Works and Hired in Plant : The first £500 of each and every claim, rising to £1,000 for claims arising from Theft or Malicious Damage.
- Professional Indemnity : The first £20,000 of each and every claim.

Insurers

- Primary : Fusion Insurance Services Ltd
- Policy Number : CC0018966 Risk Reference 48320A13
- Excess of Loss : Fusion Insurance Services Ltd
- Policy Number : XO1003714 Risk Reference 48332A13
- Professional Indemnity : AIG Europe Ltd
- Policy Number : 34643129 Risk Reference 48338A13

Our advice has been based solely on information supplied to us by Davicon Mezzanine Floors Ltd and we cannot advise on any matter where all the relevant facts have not been brought to our attention. We cannot be responsible for any inaccuracy or omission in the information provided to us, nor will we be responsible in the event that Davicon Mezzanine Floors Ltd have not acted upon our advice.

We have given the above undertakings in good faith and will use our best endeavours to comply with them however, we accept no responsibility whatever or howsoever arising (whether by reason of any inaccuracy, inadvertent omission or negligence on our part or otherwise) by reason of our failure to do so, for any loss, damage or expense incurred due to the reliance by any third party (for the purposes of this letter third party shall include all persons (including the addressee) other than Davicon Mezzanine Floors Ltd on the contents of this letter

Our obligations pursuant to this letter will cease automatically upon the termination of our appointment as broker to the client in respect of the insurances referred to above.

Yours faithfully

Signed.....

Signed.....