

To Whom It May Concern,

17<sup>th</sup> August 2026

**Insured:** SCF Stone Cladding Facades Ltd

**Business Description:** Residential & commercial cladding contractor (including rainscreen facades, cladding remediation and associated roofing activities up to 10% of overall turnover)

We refer to the above named insured and confirm that we act as Insurance Brokers on their behalf, with the cover arranged as follows:

### Employers Liability

|                         |                                         |
|-------------------------|-----------------------------------------|
| <b>Insurer:</b>         | HCC International Insurance Company Plc |
| <b>Policy number:</b>   | PR26171760WG                            |
| <b>Cover period:</b>    | 24th August 2026 to 23rd August 2027    |
| <b>Indemnity limit:</b> | £10,000,000 any one occurrence          |

### Public and Products Liability (Primary Layer)

|                         |                                                                                                             |
|-------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>Insurer:</b>         | HCC International Insurance Company Plc                                                                     |
| <b>Policy number:</b>   | PR26171760WG                                                                                                |
| <b>Cover period:</b>    | 24th August 2026 to 23rd August 2027                                                                        |
| <b>Indemnity limit:</b> | £5,000,000 Any one occurrence but in the aggregate in the Period of Insurance in respect of <b>Products</b> |

### Public and Products Liability (Excess Layer)

|                                  |                                      |
|----------------------------------|--------------------------------------|
| <b>Insurer:</b>                  | CNA Insurance Company Limited        |
| <b>Policy number:</b>            | ETXS16345879                         |
| <b>Cover period:</b>             | 24th August 2026 to 23rd August 2027 |
| <b>Excess layer:</b>             | £5,000,000                           |
| <b>Layer limit of indemnity:</b> | £5,000,000                           |

## Contractors All Risks

|                                        |                                         |
|----------------------------------------|-----------------------------------------|
| <b>Insurer:</b>                        | HCC International Insurance Company Plc |
| <b>Policy number:</b>                  | PR26171760WG                            |
| <b>Cover period:</b>                   | 24th August 2026 to 23rd August 2027    |
| <b>Maximum value any one contract:</b> | £ 500,000                               |
| <b>Maximum item limit hired in:</b>    | £12,000                                 |

This is a summary of the limits provided, for the full terms, conditions, exceptions, limits and warranties please refer to the policy wording.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. In the event of non-payment of premiums cancellation could occur before the renewal dates shown above.

If you have any further queries, please do not hesitate to contact us.

Yours sincerely,

*David Harries*

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