

To Whom It May Concern,

27<sup>th</sup> September 2022

**RE:** Avansys LLP T/a Fixfire & Leading Edge Products & Electrospa

**Our Reference:** 48039919

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

#### Employers Liability

<b>Insurer:</b>	Zurich Insurance Plc placed through Camberford Law
<b>Policy number:</b>	ZS2014/0353
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>Indemnity limit:</b>	£10,000,000 any one occurrence
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during their course of employment.

#### Public Liability

<b>Insurer:</b>	Zurich Insurance Plc placed through Camberford Law
<b>Policy number:</b>	ZS2014/0353
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>Indemnity limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£500
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation payments and legal costs if a member of the public sues your business because they've been injured or their property has been damaged.

## Products Liability

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<b>Insurer:</b>	Zurich Insurance Plc placed through Camberford Law
<b>Policy number:</b>	ZS2014/0353
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>Indemnity limit:</b>	£5,000,000 in the aggregate
<b>Excess:</b>	£500
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation claims if someone is injured or their property is damaged by a product that you've sold. In certain situations you may be liable even if you haven't actually manufactured the product.

## Public and Products Liability (Excess Layer)

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<b>Insurer:</b>	Chaucer Insurance Company DAC placed through David Oliver
<b>Policy number:</b>	DOA/XOL/7119486
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>Excess layer:</b>	£5,000,000
<b>Primary indemnity limit:</b>	£5,000,000

## Contractors All Risk

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<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy number:</b>	100743593CSI
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>M Maximum limit any one contract (£):</b>	£350,000
<b>Maximum limit hired-in plant &amp; Continuing Hire Charges (£):</b>	£250,000
<b>Annual hiring charges (£):</b>	£4,800
<b>Excess:</b>	£500

## Cyber Liability

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<b>Insurer:</b>	CFC Underwriting Ltd
<b>Policy number:</b>	ESK0133045212
<b>Cover period:</b>	23 <sup>rd</sup> August 2022 to 22 <sup>nd</sup> August 2023
<b>Cyber Indemnity limit:</b>	£1,000,000
<b>Cyber Crime Indemnity limit:</b>	£250,000
<b>Excess:</b>	£5,000

## Professional Indemnity

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<b>Insurer:</b>	EUNA Underwriting Ltd acting as Agent on behalf of Accelerant Insurance Europe SA (100%)
<b>Policy number:</b>	10375/22/E9
<b>Cover period:</b>	30 <sup>th</sup> September 2022 to 22 <sup>nd</sup> August 2023
<b>Indemnity limit:</b>	£5,000,000 any one claim - costs & expenses inclusive
<b>Excess:</b>	£7,500

**Please Note:**

The information provided in this document provides a brief overview of covers in place at the time this was sent. The full details of the above policies, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Please contact us if you require any further information.

Yours faithfully,



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