

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

To Whom It May Concern,

28th January 2026**Our Client:** Emery Brothers Limited**Business Description:** BUILDING CONTRACTORS AND JOINERY MANUFACTURERS

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

Employers Liability

Insurer:	HCC International Insurance Company Plc via Dual Corporate Risks Limited
Policy number:	OUM22/223823
Cover period:	31st January 2026 to 30th January 2027
Indemnity limit:	£10,000,000

Public Liability

Insurer:	HCC International Insurance Company Plc via Dual Corporate Risks Limited
Policy number:	OUM22/223823
Cover period:	31st January 2026 to 30th January 2027
Indemnity limit:	£5,000,000

Products Liability

Insurer:	HCC International Insurance Company Plc via Dual Corporate Risks Limited
Policy number:	OUM22/223823
Cover period:	31st January 2026 to 30th January 2027
Indemnity limit:	£5,000,000

Public and Products Liability (Excess Layer)

Insurer:	AXA XL via Self Assured Underwriting Agencies Ltd
Policy number:	SALSALIA/S268940/0120/23
Cover period:	31st January 2026 to 30th January 2027
Excess layer:	£10,000,000
Layer limit of indemnity:	£5,000,000
Layer limit of indemnity:	£5,000,000

Public and Products Liability (Excess Layer)

Insurer:	Zurich Insurance Company Ltd
Policy number:	PC352251
Cover period:	31st January 2026 to 30th January 2027
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contractors All Risks

Insurer:	HCC International Insurance Company Plc via Dual Corporate Risks Limited
Policy number:	OUM22/223823
Cover period:	31st January 2026 to 30th January 2027
Maximum value any one contract:	£9,000,000
Maximum item limit hired in:	£100,000

Professional Indemnity

Insurer:	HCC International Insurance Company Plc
Policy number:	PI22A639917
Cover period:	31st January 2026 to 30th January 2027
Indemnity limit:	£2,000,000 any one claim

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



Deb Farringdon
Corporate Account Handler

Telephone: 01749 355612
Email: Deborah.Farringdon@bbrown.com