



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

03 November 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name	D R Caswell Ltd & Wholly Owned Subsidiary Companies
Postal Address	5 Lagonda Road, Cowpen Industrial Estate, BILLINGHAM, TS23 4JA
Our Ref	56034809
Business Description	Wholesale of workplace supplies including personal protective equipment, janitorial cleaning products & equipment, workplace safety & storage equipment, tools, lubricants & lubrication equipment, signage (including installation and deinstallation), welding consumables & equipment and vending machines. Property Owner. Embroidery & printing workshop to provide bespoke/customised garments and protective equipment. Wholesale of hoses & hydraulic fitting & refurbishment/repair of worn/damaged hoses and hydraulic fitting equipment. Manufacture, assembly, sale & hire of vending machines/vending stock rooms used to stock workplace supplies. Inspection on third party sites of gas burning and welding equipment.

Employers Liability

Insurer:	Allianz Insurance Plc
Policy number:	SZ24101853
Cover period:	1st November 2025 to 31st October 2026
Indemnity limit:	£20,000,000
Basis of Limit:	Any one occurrence

Public Liability

Insurer:	Allianz Insurance Plc
Policy number:	SZ24101853
Cover period:	1st November 2025 to 31st October 2026
Indemnity limit:	£2,000,000
Excess:	£500
Basis of Limit:	Any one occurrence

Products Liability

Insurer:	Allianz Insurance Plc
Policy number:	SZ24101853
Cover period:	1st November 2025 to 31st October 2026
Indemnity limit:	£2,000,000
Excess:	£500
Basis of Limit:	In the aggregate

Public and Products Liability (Excess Layer)

Insurer: American International Group UK Limited
Policy number: 21905192
Cover period: 1st November 2025 to 31st October 2026
Excess layer: £13,000,000
Layer limit of indemnity: £2,000,000

Contract Works

Insurer: The Fiducia MGA Company Limited
Policy number: FIDENG-1028/2025
Cover period: 1st November 2025 to 31st October 2026
Maximum contract site value: £350,000
Excess: £500

Contractors Plant – Hired in Plant

Insurer: The Fiducia MGA Company Limited
Policy number: FIDENG-1028/2025
Cover period: 1st November 2025 to 31st October 2026
Limit of indemnity: £150,000
Excess: £500

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Kelly Smith

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