

To Whom It May Concern,

23<sup>rd</sup> May 2024

**RE:** Valley Blinds & Tiles Ltd  
**Our Reference:** G809119

**Business Description:** Contract specialists in blinds, curtains and tracks.

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

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<b>Insurer:</b>	Pen Underwriting Limited underwritten by American International Group UK Limited
<b>Policy number:</b>	P/CTC/11148
<b>Cover period:</b>	27 <sup>th</sup> May 2024 to 26 <sup>th</sup> May 2025
<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

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<b>Insurer:</b>	Pen Underwriting Limited underwritten by American International Group UK Limited
<b>Policy number:</b>	P/CTC/11148
<b>Cover period:</b>	27 <sup>th</sup> May 2024 to 26 <sup>th</sup> May 2025
<b>Indemnity limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£2,500 heat damage
<b>Excess:</b>	£500 third party property damage
<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>	Pen Underwriting Limited underwritten by American International Group UK Limited
<b>Policy number:</b>	P/CTC/11148
<b>Cover period:</b>	27 <sup>th</sup> May 2024 to 26 <sup>th</sup> May 2025
<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>	Pen Underwriting Limited underwritten by CNA Insurance Company Limited
<b>Policy number:</b>	P-POR-XOL-0018430
<b>Cover period:</b>	27 <sup>th</sup> May 2024 to 26 <sup>th</sup> May 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000

## Professional Indemnity

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<b>Insurer:</b>	Angel Risk Management Limited underwritten by AXA XL Insurance Company UK Limited t/a Angel Underwriting
<b>Policy number:</b>	PQ0483906
<b>Cover period:</b>	27 <sup>th</sup> May 2024 to 26 <sup>th</sup> May 2025
<b>Indemnity limit:</b>	£1,000,000 any one claim
<b>Excess:</b>	£2,500

### 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,



Kerry Short

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