



Our Ref: OB/Comm/Construction Scheme

7th April 2026

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

SMK Engineering (UK) Ltd

Business Description: Structural Steel Manufacturers & Erectors

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

Employers Liability

Insurer:	Bridgehaven Specialty (UK) Limited
Policy Number:	E2581M8Q
Policy Period:	8th April 2026 to 7th April 2027
Limit of Indemnity:	£10,000,000 any one occurrence

Public & Products Liability (Primary)

Insurer:	Bridgehaven Specialty (UK) Limited
Policy Number:	E2581M8Q
Policy Period:	8th April 2026 to 7th April 2027
Limit of Indemnity:	Public Liability £2,000,000 any one occurrence, unlimited during the policy period Products Liability £2,000,000 in the aggregate of all claims occurring during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

Insurer:	Convex Insurance UK Limited
Policy Number:	CS/EXOL/SS6964717
Policy Period:	8th April 2026 to 7th April 2027
Limit of Indemnity:	£3,000,000 any one occurrence, unlimited during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

Insurer:	AXA XL
Policy Number:	CS/EXOL/SS6964720
Policy Period:	8th April 2026 to 7th April 2027
Limit of Indemnity:	£5,000,000 any one occurrence, unlimited during the policy period

Contract Works & Plant

Insurer:	Bridgehaven Specialty (UK) Limited
Policy Number:	E2581M8Q
Policy Period:	8th April 2026 to 7th April 2027
Max Contract Value:	£250,000
Owned Plant:	£76,000
Company Tools:	£nil
Employee Tools:	£0
Hired in Plant Maximum value of any one item:	£250,000
Hired in Plant Limit per incident:	£250,000

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,
M&DH INSURANCE SERVICES LTD



Oli Bennett
Renewals Consultant