

To Whom It May Concern,

19th September 2025**Our Client:** A & R Miles Limited**Business Description:** General builders specializing in but not limited to kitchens, bathroom's, extension, alteration, repairs and maintenance on commercial and residential properties - any electrical / Plumbing & Heating engineers, scaffolding and roofing will all be done by Bona-fide subcontractors as part of bigger contract

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

Employers Liability

Insurer:	Markel (UK) Ltd
Policy number:	ACC00000122
Cover period:	19th September 2025 to 18th September 2026
Indemnity limit:	£10,000,000

Public and Products Liability

Insurer:	Markel (UK) Ltd
Policy number:	ACC00000122
Cover period:	19th September 2025 to 18th September 2026
Indemnity limit:	£5,000,000

Contractors All Risks

Insurer:	Markel (UK) Ltd
Policy number:	ACC00000122
Cover period:	19th September 2025 to 18th September 2026
Maximum value any one contract:	£150,000

Directors & Officers Liability

Insurer:	AXA Insurance UK Plc
Policy number:	AC DIR 4704992
Cover period:	19th September 2025 to 18th September 2026
Indemnity limit:	£250,000 any one claim

Employment Practices Liability

Insurer:	AXA Insurance UK Plc
Policy number:	AC DIR 4704992
Cover period:	19th September 2025 to 18th September 2026
Indemnity limit:	£250,000

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

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