

3rd February 2026

TO WHOM IT MAY CONCERN

We act as Insurance Brokers to the following client and can confirm that their insurance arrangements are below.

Client Details

Name	Universal Civils & Build Ltd
Address	Ashbrook House, Forest Street, Sutton in Ashfield, NG17 1BE
Business Description	General Build Including Civils and Groundworks

Employers Liability

Insurer	Ascot Syndicate 1414
Policy Number	B0241GC135329AB
Limit of Indemnity	£10,000,000
Period of Insurance	4 th February 2026 – 3 rd February 2027
Indemnity to Principals	Yes

Public & Products Liability

Insurer	Ascot Syndicate 1414 & Syndicate 2525
Policy Number	B0241GC135329AB & B0241GC135342AB
Limit of Indemnity	£10,000,000
Period of Insurance	4 th February 2026 – 3 rd February 2027
Excess	£1500.00 Third Party Property Damage
Indemnity to Principals	Yes

Contract Works

Insurer	Fiducia
Policy Number	FIDENG-0154/2025
Limit of Indemnity	£13,500,000
Period of Insurance	30 th April 2025 – 29 th April 2026
Excess	£5000.00

Hired In Plant

Insurer	Fiducia Insurance
Policy No	FIDENG-1476/2026
Limit of Indemnity	£350,000
Period of Insurance	4 th February 2026 – 3 rd February 2027
TPPD Excess	£1,000.00 increasing to £5,000 iro Theft & Malicious Damage

Professional Indemnity

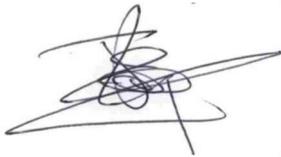
Insurer	AmTrust Specialty Ltd & Great American International Insurance (UK) Limited & Nexus
Policy Number	U01433D/104998 & XSA0052B & MJ2970PIA251
Limit of Indemnity	£2,000,000 + £3,000,000 + £5,000,000 = £10,000,000 Aggregate plus one reinstatement
Period of Insurance	30 th April 2025 – 29 th April 2026
Excess	£50,000

The above information is correct at the time of writing and is issued for information purposes only. All policies are subject to warranties, endorsements, and exclusions stipulated by insurance underwriters.

We believe the above details to be accurate, but you will appreciate we cannot accept any responsibility for:-

- Any errors or omissions in the details given.
- Cancellation of any covers after the date of this letter.
- Reductions in the scope of proof provided or imposition of additional terms, exceptions, exclusions, conditions or other restrictions after the date of this letter.

Yours Faithfully



Jon E Ling
Account Director