

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 Group &/or Universal Piling and Construction Ltd
Address	Ashbrook House, Forest Street, Sutton in Ashfield, NG17 1BE
Business Description	Piling, Construction and Labour Force Contractor, covered for work on the Rail Infrastructure excluding "Look out Protection" Rail Work. Hiring out of Plant And Piling Rigs to Third Parties under CPA TOB.

Employers Liability

Insurer	Ascot Syndicate 1414
Policy No	B0241GC135329AB
Limit of Indemnity	£10,000,000 Any One Occurrence
Period of Insurance	4th February 2026 – 3 rd February 2027
Indemnity to Principals	Yes

Public Liability

Insurer	Ascot Syndicate 1414 & Syndicate 2525
Policy No	B0241GC135329AB & B0241GC135342AB
Limit of Indemnity	£10,000,000 Any One Occurrence
Period of Insurance	4 th February 2026 – 3 rd February 2027
TPPD Excess	£1,500.00
Indemnity to Principals	Yes

Products Liability

Insurer	Ascot Syndicate 1414 & Syndicate 2525
Policy No	B0241GC135329AB & B0241GC135342AB
Limit of Indemnity	£10,000,000 Any One Occurrence and in the Annual Aggregate
Period of Insurance	4 th February 2026 – 3 rd February 2027
TPPD Excess	£1,500.00
Indemnity to Principals	Yes

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

Contract Works

Insurer	Fiducia Insurance
Policy No	FIDENG-1476/2026
Limit of Indemnity	£2,000,000
Period of Insurance	4 th February 2026 – 3 rd February 2027
TPPD Excess	£1,000 increasing to £5,000 iro Theft & Malicious Damage

Professional Indemnity

Insurer	Amtrust Europe Limited & Axa Insurance UK Plc
Policy No	U01429D/96378 & U01429D/96414
Limit of Indemnity	£10,000,000
Period of Insurance	10 th April 2025 – 9 th April 2026
TPPD 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

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