

To Whom It May Concern,

**20<sup>nd</sup> August 2025**

**RE:** Binder Ltd

**Our Reference:** 74116165

**Business Description:** Supply, service, installation and maintenance of general drainage products Tankering, removal & treatment of domestic effluent, interceptor waste and grease trap waste.

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

**Insurer:** AXA Insurance UK Plc  
**Policy number:** HL CMB 6845105  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Indemnity limit:** £10,000,000

#### Public Liability (Primary Layer)

**Insurer:** AXA Insurance UK Plc  
**Policy number:** HL CMB 6845105  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Indemnity limit:** £5,000,000

#### Products Liability

**Insurer:** AXA Insurance UK Plc  
**Policy number:** HL CMB 6845105  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Indemnity limit:** £5,000,000

#### Public and Products Liability (Excess Layer)

**Insurer:** CNA Insurance Company Ltd  
**Policy number:** ETXS14304636  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Excess layer:** £5,000,000  
**Primary indemnity limit:** £5,000,000

### Contract Works

**Insurer:** AXA Insurance UK Plc  
**Policy number:** HL CMC 6845110  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Maximum contract site value (£):** £500,000  
**Maximum item limit hired in (£):** £200,000

### Professional Indemnity

**Insurer:** Glemham Underwriting Limited underwritten by Westfield Specialty Managing Agency Ltd syndicate 1200, MS Amlin, AXA XL Insurance Company UK Limited  
**Policy number:** PI221906525  
**Cover period:** 29<sup>th</sup> August 2025 to 28<sup>th</sup> August 2026  
**Indemnity limit:** £2,000,000 any one claim

### Cyber Liability

**Insurer:** CFC Underwriting Ltd  
**Policy number:** ESM0639758527  
**Cover period:** 28<sup>th</sup> August 2025 to 27<sup>th</sup> August 2026  
**Indemnity limit:** £500,000

#### **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 sincerely,



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