

TO WHOM IT MAY CONCERN

23rd January 2026

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s) **North West Steel Limited**

Postal Address **1, Fenlake Business Centre, Fengate, Peterborough, Cambs PE1 5BQ**

Our Ref **66667267**

Business Description **Steel stockists, fabricators, processors, distributors and suppliers of steel reinforcements and associated products and property owners**

Employers Liability (Primary Layer)

Insurer: AXA Insurance UK Plc
Policy number: BM CMB 7100134
Cover period: 31st January 2026 to 30th January 2027
Indemnity limit: £10,000,000
Inner Limit if Applicable: £5,000,000 in respect of Terrorism

Public Liability

Insurer: AXA Insurance UK Plc
Policy number: BM CMB 7100134
Cover period: 31st January 2026 to 30th January 2027
Indemnity limit: £5,000,000
Basis of Limit: Any one claim

Products Liability

Insurer: AXA Insurance UK Plc
Policy number: BM CMB 7100134
Cover period: 31st January 2026 to 30th January 2027
Indemnity limit: £5,000,000
Basis of Limit: In the aggregate

Public and Products Liability (Excess Layer)

Insurer: American International Group UK Limited
Policy number: 0021904525
Cover period: 31st January 2026 to 30th January 2027
Excess layer: £5,000,000
Layer limit of indemnity: £5,000,000
Basis of Limit: Any one claim and In the aggregate

Public and Products Liability (Excess Layer)

Insurer: CNA Insurance Company Limited via Pen Underwriting Ltd
Policy number: P-POR-XOL-0033856
Cover period: 31st January 2026 to 30th January 2027
Excess layer: £15,000,000
Layer limit of indemnity: £10,000,000
Basis of Limit: Any one claim and In the aggregate

Employers Liability (Excess Layer)

Insurer: American International Group UK Limited
Policy number: 0021906341
Cover period: 31st January 2026 to 30th January 2027
Excess layer: £15,000,000
Layer limit of indemnity: £10,000,000

Employers Liability (Excess Layer)

Insurer: CNA Insurance Company Limited via Pen Underwriting Ltd
Policy number: P-POR-XOL-0033859
Cover period: 31st January 2026 to 30th January 2027
Excess layer: £15,000,000
Layer limit of indemnity: £25,000,000

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

**Andrew Franks**

Account Director

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