
KGJ COMMERCIAL INSURANCE SERVICES LTD

Three Charter Court Broadlands Wolverhampton WV10 6TD
Tel: 01902 796 796 Fax: 01902 796 797 Claims Line: 01902 796 786
www.kgjgroup.co.uk enquiries@kgjgroup.co.uk

TO WHOM IT MAY CONCERN

17th May 2025

Dear Sir/Madam

RE: Insured: Detect & Protect Limited
Address: Unit 9, Newton Court, Westrand, Wolverhampton, WV9 5HB
Business: Design, Supply, Installation, Test, Commissioning & Maintenance of Sprinkler Systems, Dry Risers and Fire Alarms

In accordance with our client's instructions, we give below brief details of their Liability Insurance covers arranged with effect from 3rd June 2025

PROFESSIONAL INDEMNITY

Insurance Company: W R Berkley UK Ltd Via Camberford Underwriting
Policy Number: B105324HVA528109
Limit of Indemnity: £5,000,000 any one event and any one period of Insurance including costs/expenses
Excess: £2,500 each and every claim
Renewal Date: 3rd June 2026

EMPLOYERS LIABILITY

Insurance Company: Ascot Underwriting via Camberford Underwriting
Policy Number: B105324HVA528109
Cover: Legal Liability for death, injury or disease to employees
Limit of Indemnity: £10,000,000 any one occurrence
Renewal Date: 3rd June 2026

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PUBLIC/PRODUCTS LIABILITY

Insurance Company: Ascot Underwriting via Camberford Underwriting

Policy Number: B105324HVA528109

Cover: Legal Liability for injury, illness or disease to third parties
or damage to third party property

Limit of Indemnity: £1,000,000 any one occurrence
Any one incident and in the Aggregate for Products Liability

Excess: £500 each and every claim in respect of Third-Party Property
Damage increasing to £1,000 in respect of damage caused by
Heat or water

Condition: Height Limit – 15 meters
Heat work away

Renewal Date: 3rd June 2026

EXCESS PUBLIC/PRODUCTS LIABILITY

Insurance Company: Faraday Underwriting via Camberford Underwriting

Policy Number: B105324EOL631420

Cover: Legal Liability in respect of injury, illness or disease to Third Parties
or damage to Third Party Property

Limit of Indemnity: £1,000,000 in excess of £1,000,000 provided by the primary policy
number B105324HVA528109, held by Camberford Underwriting
Any one incident and in the aggregate for Products Liability

Renewal date: 3rd June 2026

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EXCESS PUBLIC/PRODUCTS LIABILITY

Insurance Company: Axis Speciality Europe via Camberford Underwriting

Policy Number: B105324EOL918670

Cover: Legal Liability in respect of injury, illness or disease to Third Parties or damage to Third Party Property

Limit of Indemnity: £3,000,000 in excess of £2,000,000 provided by the primary policy number B105324HVA528109 & B105324EOL631420, held by Camberford Underwriting
Any one incident and in the aggregate for Products Liability

Renewal date: 3rd June 2026

Please note that our confirmation is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry or renewal date shown represents the normal expiry/renewal date of the policy. In some circumstances changes or cancellation could occur before the normal expiry/renewal date.

Covers are subject to Insurers standard policy terms, conditions, warranties and exclusions. A full wording can be supplied if required.

We trust that this information is sufficient for your requirements but please do not hesitate to contact us if we can be of further assistance.

Yours faithfully

Colin Beaman
Account Executive