Markel Construction

Confirmation of Cover

Building with confidence:
Expert solutions for construction risks.

Cover details

To:	Mesh'd Limited trading as Meshed
Broker reference:	Luca Katchburian
Date:	05-Dec-2025
Period of insurance:	06-Dec-2025 to 05-Dec-2026 both dates inclusive
Policyholder's Business:	Solar and Battery Installation
Policy wording:	Contractors Combined

Insurance cover provided

Employers liability	Insured
Public/Products liability	Insured
Professional liability	Insured
Contractors all risks	Insured
Property damage	Insured
Damage to portable property	Not Insured
Business interruption	Not Insured
Money and personal assault	Insured
Goods in transit	Not Insured
Personal accident	Not Insured
Legal expenses	Not Insured
Directors and officers liability	Not Insured
Entity defence	Not Insured

If you are uncertain as to the cover provided under each section or of the terms used please discuss with your insurance broker.

Policyholder details

Policy number:
C011487

Policyholder name:
PEAK SOLAR AND ELECTRICAL SERVICES LIMITED

Policyholder benefits

As a Markel Construction policyholder, you are entitled to a number of benefits to support you in running your business.

Activate your benefits now

Wellbeing Support:
Construction is one of the most stressful sectors to work in. That's why our policyholders have access to a 24/7 confidential helpline, offering instant support from qualified counsellors when it's needed most. Need to talk? Call 03333211793

Tax Advice:
Policyholders get expert tax and IR35 advice from ex-HMRC specialists and dedicated Contractor Solutions support with guidance from our in-house Tax experts.

Business Advice:
24/7 access to in-house solicitors for legal, and employment advice, plus an online hub with ready-to-use contracts, policies, and templates.

Collateral warranty review:
Policyholders get direct access to our legal team for expert commentary on draft collateral warranties, including alternative wording and guidance to help secure preferential terms.

To activate your benefits go to:
construction.uk.markel.com/activate

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MARKEL

Additional information required:

Cover is dependent on you providing us with additional information.

On receipt of this information we may wish to amend our quotation, or (if cover has already commenced) the terms and conditions of cover.

This information must be provided to us by , unless we agree differently below. If it is not we will cancel the policy from that date and allow a proportionate return premium.

If the information provided causes us to alter our terms and conditions (for example if we require an increased premium or want to restrict cover) and these revised terms and conditions are not acceptable to you, you may cancel the policy and we will allow you a full return of the premium paid.

The information we require is:

Confirmation of the Employer Reference Number (ERN).

Endorsements:

An endorsement amends the cover provided by the standard policy wording. Please read each endorsement carefully and if you have any queries as to their meaning or effect on the policy cover please contact us.

100690	FIRE PRECAUTIONS CONDITION (PUBLIC/PRODUCTS LIABILITY)
100694	DEFECTIVE PRODUCTS SUPPLIED EXTENSION (PUBLIC/PRODUCTS LIABILITY)
100695	PROFESSIONAL NEGLIGENCE EXTENSION (PUBLIC/PRODUCTS LIABILITY)
100700	SECTION MINIMUM PREMIUM (DEPOSIT PREMIUM) (EMPLOYERS LIABILITY)
100751	SECTION MINIMUM PREMIUM (DEPOSIT PREMIUM) (PUBLIC/PRODUCTS LIABILITY)
100752	SECTION MINIMUM PREMIUM (DEPOSIT PREMIUM) (CONTRACTORS ALL RISK)

For endorsement wordings see separate attachment.

Premium

Total premium (excluding IPT)	£	10,300.00
Plus IPT @ 12.00 %	£	1,236.00
Total premium including IPT	£	11,536.00

Employers liability

Limit: **Premium adjustable at expiry** (plus IPT at 12.00%):

(The most we will pay for any one claim or series of claims arising from the same original cause including costs and expenses other than arising from terrorism or asbestos)
£5,000,000 (the most we will pay for any one claim or series of claims arising from the same original cause including costs and expenses arising from terrorism or asbestos)

£10,000,000 £5,428.00

Jurisdiction: U.K.

(Territories where claims against you can be brought. The injury giving rise to the claim must occur within the United Kingdom or whilst the employee is temporarily outside the United Kingdom)
(Note that your business must be conducted from within the United Kingdom)

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Public/Products liability

Limit: **Premium adjustable at expiry** (plus IPT at 12.00%):

(Public liability; the most we will pay for any claim or series of claims arising from the same original cause costs and expenses in addition. Products liability; the most we will pay for all claims in total during the period of insurance costs and expenses in addition; Pollution; the most we will pay for all claims in total during the period of insurance costs in addition)

£5,000,000 £2,000.00

UK Excess: £1,000 arising from mechanical heating ventilation air conditioning or plumbing work

UK Excess: £500 All other damage

(The first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(Territories where claims against you can be brought. In respect of 'public liability' the wrongful act giving rise to the claim must occur within the United Kingdom; for 'products' it can occur anywhere in the world providing the product is supplied from within the United Kingdom)

Professional liability

Limit: **Premium** (plus IPT at 12.00%):

(The most we will pay for any one claim during the period of insurance, costs and expenses in addition)

£1,000,000 £1,800.00

UK Excess: £1,000

(The first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(Territories where claims against you can be brought; the wrongful act giving rise to the claim can occur anywhere in the world)

Retroactive date
15-Oct-2022

Contractors all risks

Premium adjustable at expiry (plus IPT at 12.00%):

£822.00

UK Excess: £500 Theft

UK Excess: £250 All other damage

UK Excess: £50 Employee Effects

(The first amount of any claim for which you are responsible)

Jurisdiction: U.K.

(Territories where claims against you can be brought; the damage giving rise to the claim must occur within the United Kingdom)

Contractors all risks sum insured:

Contract site:	£500,000
Constructional plant:	£0
Own temporary buildings:	£0
Employee effects:	£0
Hired in plant:	£0

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Property damage & business interruption

Premium: £250.00 (plus IPT at 12.00%):

Premises 1 - Address: 18 Dewar Court
Astmoor Industrial Estate
RUNCORN
WA7 1PT

Property:	**Sum Insured:**
Buildings	Not Insured
Glass	Not Insured
Rent payable	Not Insured
Tenants improvements	Not Insured
Contents	Not Insured
Computer equipment	Not Insured
Stock	£ 50,000
Non ferrous metals	Not Insured
Misc items	Not Insured
Sub Total:	**£50,000**
Overall Sum Insured (Property damage):	**£ 50,000**

Excess:
(The first amount of any claim for which you are responsible)

loss of documents	£ 100
theft of keys	£ 25
all other damage	£ 250

Money and personal assault

£5,000 if the negotiable money is lost, other than

Loss of negotiable money from locked safe at the premises	£ 10,000
Loss of negotiable money from locked safe at private residence	£ 1,000
Loss of negotiable money from locked safe at conference exhibition	£ 1,000
Other loss of negotiable money	£ 500
The most we will pay for any loss of non-negotiable money is	£ 250,000

Death/loss of limbs, sight, speech or hearing/ permanent total disablement	£ 10,000
Temporary total disablement	£ 100 per week for a maximum of 104 weeks

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Please note:

Our quotation assumes that (prior to commencement of cover) there are no changes in circumstance which would cause you to amend the information you have given us including any answers given to questions in a proposal form or to any specific questions we have asked.

If there are changes prior to inception of cover and you fail to tell us this may cause your claim not to be paid or reduce the amount payable or we may treat the policy as though it never existed.

Should you wish to discuss our terms, please do not hesitate to contact your insurance broker.

CONTACT US

0330 221 0250

uk.markel.com/insurance

Markel (UK) Limited
20 Fenchurch Steet, London EC3M 3AZ

Offices: Birmingham, Croydon, Leeds, London and Manchester

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