

**TO WHOM IT MAY CONCERN**

Dear Sirs,

**Re: O'Hagan Civils Limited**

We write to confirm that the above has the following covers in operation:-

**PUBLIC/PRODUCTS LIABILITY**

Insurer - Aspen Syndicate @ Lloyds  
Policy Number - ASFO708990  
Renewal date - 25<sup>th</sup> February 2027  
Limit of indemnity - £5 million any one occurrence (in the aggregate for Products liability)

**Topped up to £10 million any one occurrence by the following Excess Layer Public Liability insurance policy**

Insurer - Zurich Insurance plc  
Policy Number - ZXL727417  
Renewal date - 25<sup>th</sup> February 2027  
Limit of indemnity - £ 5 million in excess of £5 million any one occurrence (in the aggregate for Products liability)

**EMPLOYERS LIABILITY**

Insurer - Aspen Syndicate @ Lloyds  
Policy Number - ASFO708990  
Renewal date - 25<sup>th</sup> February 2027  
Limit of indemnity - £10 million any one occurrence

**CONTRACTORS PLANT**

Insurer - Chubb European Group SE  
Policy Number - UKCRNO01001124  
Renewal date - 25 February 2027  
Own Plant - £860,473  
Hired In Plant - £150,000 maximum value any one item

**CONTRACT WORKS**

Insurer - HSB Engineering  
Policy Number - FOCUS/HSH/758390  
Renewal date - 25 February 2027  
Maximum value any one contract - £1,000,000

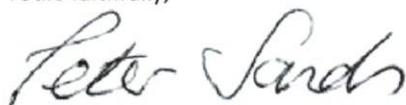
The above policies will automatically cover "Indemnity to Principal".

The above details have been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms & conditions of the insurance policy(ies).

I would advise that neither ourselves nor the insurers accept any obligation to notify any recipient should the insurance cover be cancelled, assigned or changed in any way during the period of insurance.

We trust this information is sufficient for your needs but should you require any further information then please do not hesitate to contact us.

Yours faithfully,



Peter Sands ACII

**D. L. MOORE INSURANCE SERVICES LTD**

Date: 24<sup>th</sup> February 2026

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