



To Whom It May Concern,

28<sup>th</sup> November 2025

**RE:** Bailey-Johns (PHL) Ltd  
**Our Reference:** 53864910

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

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<b>Insurer:</b>	Camberford Law Limited
<b>Policy number:</b>	B105323HVA631750
<b>Cover period:</b>	1st December 2025 to 30th November 2026
<b>Indemnity limit:</b>	£10,000,000

#### Public Liability

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<b>Insurer:</b>	Camberford Law Limited
<b>Policy number:</b>	B105323HVA631750
<b>Cover period:</b>	1st December 2025 to 30th November 2026
<b>Indemnity limit:</b>	£5,000,000

#### Products Liability

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<b>Insurer:</b>	Camberford Law Limited
<b>Policy number:</b>	B105323HVA631750
<b>Cover period:</b>	1st December 2025 to 30th November 2026
<b>Indemnity limit:</b>	£5,000,000

#### Contractors All Risks

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<b>Insurer:</b>	Camberford Law Limited
<b>Policy number:</b>	B105323HVA631750
<b>Cover period:</b>	1st December 2025 to 30th November 2026
<b>Maximum value any one contract:</b>	£50,000
<b>Maximum item limit hired in:</b>	£250,000

**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.

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Walmsleys Commercial Insurance Brokers Ltd is registered in England No: 4947118  
Authorised and regulated by the Financial Conduct Authority Ref No: 307247

Please contact us if you require any further information.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Saif Kasuji', with a long horizontal flourish extending to the right.

Saif Kasuji  
Account Broker  
Walmsleys Commercial Insurance Brokers Ltd  
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Email: SaifKasuji@wcib.co.uk