

Universal Eco Homes Group Ltd
6 De Grey Square
De Grey Road
Colchester
Essex
CO4 5YQ

01 October 2026

To whom it may concern,

Glover and Howe Insurance Services, acts as insurance brokers for Universal Eco Homes Group Limited and confirm that the insurance details are as follows:

Public Liability Excess of Loss – Limit of Indemnity - £5,000,000
Products Liability – Limit of Indemnity - £5,000,000
Employers Liability – Limit of Indemnity - £10,000,000

Period of insurance: 3rd January 2026 to 2nd January 2027
Policy Number: CS/CC/SS8833754

Insurers:

Property - Axa XL Insurance Company UK Ltd 60% A F Beazley Syndicates 2623/623 at Lloyds 40%
Liability - Axa XL Insurance Company UK Ltd 100%
Legal - ARAG Legal Expenses Insurance Company Limited

This letter is issued as a matter of information only and confers no rights upon the policyholder other than those provided by the policy. This letter does not amend, or alter the coverage afforded by the policy or policies as described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter any issued or pertain, the insurance afforded by the policy or policies described herein is subject to all terms, conditions or exclusions of such policy or policies.

Yours sincerely,

Madison Starkings
Executive Assistant

On behalf of Nick Thurston, Senior Consultant of Glover and Howe