



NCi House, Lowreys Lane
Low Fell, Gateshead
Tyne & Wear, NE9 5JB

T: 0191 482 1219 www.ncinsurance.co.uk

To Whom It May Concern,

21st April 2026

RE: Expert Fire Solutions Ltd

Our Reference: 24479099

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

Insurer:	Sutton Specialist Risks Ltd
Policy number:	10011060SF
Cover period:	23rd April 2026 to 22nd April 2027
Indemnity limit:	£10,000,000

Public Liability

Insurer:	Sutton Specialist Risks Ltd
Policy number:	10011060SF
Cover period:	23rd April 2026 to 22nd April 2027
Indemnity limit:	£1,000,000

Products Liability

Insurer:	Sutton Specialist Risks Ltd
Policy number:	10011060SF
Cover period:	23rd April 2026 to 22nd April 2027
Indemnity limit:	£1,000,000

Professional Indemnity

Insurer:	Markel (UK) Ltd
Policy number:	AHG002736
Cover period:	23rd April 2026 to 22nd April 2027
Indemnity limit:	£2,000,000 in the aggregate

Public Liability (Excess Layer)

Insurer:	Sutton Specialist Risks Ltd
Policy number:	10011060SF
Cover period:	23rd April 2026 to 22nd April 2027
Excess layer:	£4,000,000
Primary indemnity limit:	£1,000,000



NCi House, Lowreys Lane
Low Fell, Gateshead
Tyne & Wear, NE9 5JB

T: 0191 482 1219 www.ncinsurance.co.uk

Public Liability (Excess Layer)

Insurer:	David Oliver
Policy number:	DOABN/XOL/7089901.
Cover period:	23rd April 2026 to 22nd April 2027
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000

Total Public Liability Indemnity Limit £10,000,000

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.

Please contact us if you require any further information.

Yours faithfully,

Cieron Quinn

Northern Counties LLP
Tel: 0191 440 8051
Email: cieronq@ncinsurance.co.uk