



## TO WHOM IT MAY CONCERN

12th February 2024

Name of Insured: Stratum Designs Ltd  
Principal Address: Little Narabo, Devoran, Truro, Cornwall, TR3 6NF  
Business Description: Furniture Making

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

### Employers' Liability

**Insurer:** NIG  
**Policy Number:** 006907453  
**Cover Basis:** Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.  
**Cover Period:** 3<sup>rd</sup> May 2023 to 2<sup>nd</sup> May 2024  
**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

### Public Liability

**Insurer:** NIG  
**Policy Number:** 006907453  
**Cover Basis:** Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.  
**Cover Period:** 3<sup>rd</sup> May 2023 to 2<sup>nd</sup> May 2024  
**Indemnity Limit:** £5,000,000 any one occurrence  
**Excess:** £250  
**Excess:** £100

### Towergate Insurance Brokers

Suite 2a, Gateway Business Centre, Barncoose Gateway Park,  
Redruth, Cornwall TR15 3RQ

Tel: **01209 200 727** Email: [redruth@towergate.co.uk](mailto:redruth@towergate.co.uk)

[www.towergate.com](http://www.towergate.com)

Towergate Insurance Brokers is a trading name of Advisory Insurance Brokers Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minister Court, Mincing Lane, London EC3R 7PD.



## Products Liability

<b>Insurer:</b>	NIG
<b>Policy Number:</b>	006907453
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
<b>Cover Period:</b>	3 <sup>rd</sup> May 2023 to 2 <sup>nd</sup> May 2024
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Samuel James  
Account Executive  
**Towergate**  
Direct Dial: 01209 311805  
Email: Samuel.james@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.