

Opening Hours: Monday - Friday 09:00 - 17:00

To Whom It May Concern,

Your Ref: 5414209
30th June 2025

Our client: Omega Red Group Ltd & Omega Red Holdings Ltd

As the Insurance Broker acting on behalf of **Omega Red Group Ltd & Omega Red Holdings Ltd**, please accept this letter as confirmation that the insurances detailed below are in force.

Business Description: Design, Supply, Installation, Testing and Maintenance of Electrical Components & Systems, Earthing, Lightning & Surge Protection Specialists. Height Safety Testing/Installation. Consultancy for Power Earthing. Installation of electric car charging units.

EMPLOYERS LIABILITY

Insurers	:	Lloyds Syndicate 2525
Policy No.	:	114D18089E21
Period of insurance	:	12 months effective from the 1 st July 2025
Details	:	Indemnity in respect of bodily injury or disease sustained by any employee arising out of the course of their employment with a £10m any one accident limit but unlimited in any one period of insurance.
Clauses	:	Indemnity to principal

PUBLIC & PRODUCTS LIABILITY

Insurers	:	Lloyds Syndicate 2525
Policy No.	:	21IVE218
Period of insurance	:	12 months effective from the 1 st July 2025
Details	:	Indemnity in respect of the insured's legal liability for accidental bodily injury or damage to third party property with an indemnity limit of £2m. Public Liability: Any one accident but unlimited in any period of insurance. Products Liability: In aggregate during any one period of insurance.
Clauses	:	Indemnity to principal Heat Warranty Underground services precautions Sub-contractors insurance clause Red Zone Rail exclusion Subject otherwise to the standard terms and conditions of the policy Terrorism Excluded
Policy Excess:	:	£5,000 each and every claim in respect of third party property damage

PUBLIC & PRODUCTS LIABILITY EXCESS OF LOSS

Insurers	:	Lloyds Syndicate 1414
Policy No.	:	21ASC088
Period of insurance	:	12 months effective from the 1 st July 2025
Details	:	Indemnity in respect of the insured's legal liability for accidental bodily injury or damage to third party property with an indemnity limit of £8m in excess of the primary £2m to total £10m. Public Liability: Any one accident but unlimited in any period of insurance. Products Liability: In aggregate during any one period of insurance.
Clauses	:	Indemnity to principal Other terms and conditions as per primary insurance

CONTRACTORS ALL RISKS

Insurers	:	Lloyds
Policy No.	:	FID/ENG-0557
Period of insurance	:	12 months effective from the 1 st July 2025
Contract Works/Contract Limit	:	£2,750,000
Maximum Contract Period	:	24 months
Hired In Plant	:	£1,000,000 Limit of Indemnity
Clauses	:	Non Ferrous Metals Plant Security Heat Warranty as per liability policy wording Terrorism Excluded

TERRORISM – Contract Works

Insurers	:	Lloyds Syndicate 457
Policy No.	:	TSE 0115 30453
Period of insurance	:	12 months effective from the 1 st July 2025
Contract Works/Contract Limit	:	£1,000,000
Maximum Contract Period	:	24 months
Details	:	Property damage only Contract Specific to Balfour Beatty Projects
Insured Locations	:	Unspecified Contract sites within UK Excluding M1-M4, L1-L3, B1-B5, G1-2, Central London Zone and UK Airports

PROFESSIONAL INDEMNITY (Primary)

Insurers	:	Westfield Syndicate 1200 @ Lloyds
Policy No.	:	19AGL026
Period of insurance	:	12 months effective from the 1 st July 2025
Details	:	£2,000,000 in the Aggregate including Costs and Expenses Cover operates on a 'Claims Made' basis requiring circumstances giving rise to a loss to be reported within the period of insurance
Geographical limit/Jurisdiction	:	Worldwide excluding USA/Canada
Excess:	:	£5,000 each and every claim
Clauses	:	Asbestos Exclusion Toxic Mould Exclusion Pollution Sudden and Accidental (Writeback £500,000) War and Terrorism Exclusion Cyber Exclusion

EXCESS PROFESSIONAL INDEMNITY

Insurers : Lloyds
Policy No. : AWCD1097
Period of insurance : 12 months effective from the 1st July 2025
Details : £3,000,000 in excess of the primary limit
In the Aggregate including Costs and Expenses
Clauses : As per primary insurance plus ;
Fire exclusion relating to Cladding
External Wall Fire Review Process and EWS1 Form Work

EXCESS PROFESSIONAL INDEMNITY

Insurers : Lloyds
Policy No. : G02901421
Period of insurance : 12 months effective from the 1st July 2025
Details : £5,000,000 in excess of the primary £2,000,000 and excess
£3,000,000 providing a total limit of indemnity to total £10m
In the Aggregate including Costs & Expenses
Clauses : As per primary insurance plus ;
50% Notification Clause
Combustibility and Fire Safety Exclusion
Coronavirus exclusion
GDPR Exclusion
Dishonesty clause amended
Non-gradual pollution exclusion

AIRSIDE LEGAL LIABILITY

Insurers : SIEL
Policy No. : A226724
Period Of Insurance : 12 months effective from the 3rd September 2024
Indemnity Limit: : £50,000,000 limit of liability any one occurrence
Details : : Indemnity granted at any airport in the UK, Isle of Man or Channel Islands
Special Conditions : : Maximum 2 motor vehicles and 1 mechanically propelled plant item
Use of scaffolding permitted subject to not working within 20m of aircraft
Use of cranes not permitted
Construction work on active runways not permitted
Excess : : £1,000 each and every claim

Subject otherwise to the standard terms and conditions of the policy.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position upon request.

Yours faithfully

Emma Noble

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