

22nd September 2026

To Whom It May Concern,

Our Client: HR Facilities Limited t/as Smart Managed Solutions

Our Reference: 89999897

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following cover is in place:

EMPLOYERS LIABILITY

Insurer:	Allianz Insurance Plc
Policy number:	26/CS/29187514/10
Cover period:	1st October 2026 to 30th September 2027
Indemnity limit:	£10,000,000 any one claim

PUBLIC LIABILITY

Insurer:	Allianz Insurance Plc
Policy number:	26/CS/29187514/10
Cover period:	1st October 2026 to 30th September 2027
Indemnity limit:	£5,000,000 any one claim

PRODUCTS LIABILITY

Insurer:	Allianz Insurance Plc
Policy number:	26/CS/29187514/10
Cover period:	1st October 2026 to 30th September 2027
Indemnity limit:	£5,000,000 any one claim & in the aggregate

PUBLIC AND PRODUCTS LIABILITY (EXCESS LAYER)

Insurer:	Zurich Insurance Company Ltd
Policy number:	150/9H05/JJ941458/9
Cover period:	1st October 2026 to 30th September 2027
Excess layer:	£5,000,000 any one claim & in the aggregate for products
Layer limit of indemnity:	£5,000,000

PUBLIC AND PRODUCTS LIABILITY (EXCESS LAYER)

Insurer:	Allied World Assurance Co Ltd
Policy number:	AWCD93023
Cover period:	1st October 2026 to 30th September 2027
Excess layer:	£10,000,000 £5,000,000 any one claim & in the aggregate for products
Layer limit of indemnity:	£5,000,000
Layer limit of indemnity:	£5,000,000

PROFESSIONAL INDEMNITY

Insurer:	CFC Underwriting Ltd
Policy number:	PSN0040106571
Cover period:	1st October 2026 to 30th September 2027
Indemnity limit:	£5,000,000 any one claim
Excess:	£5,000

Please Note:

The information provided in this document provides a brief overview of cover in place at the time of writing. The full details of the above policy, 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

Lucy Oakley
Broker