



To whom it may concern

28 April 2026

Name of Insured: R T Harris & Son (Electrical Contractors) Limited

Principal Address: Shotover Kilns, Shotover Hill, Headington, Oxford, OX3 8ST, United Kingdom

Business Description: Electrical contractors including heating works, supply installation and servicing of fire alarms

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:	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
Policy Number:	86378508
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:	1st May 2026 to 30th April 2027
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer:	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
Policy Number:	86378508
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:	1st May 2026 to 30th April 2027
Indemnity Limit:	£5,000,000 any one occurrence



Products Liability

Insurer:	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
Policy Number:	86378508
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 for products sold or supplied.
Cover Period:	1st May 2026 to 30th April 2027
Indemnity Limit:	£5,000,000 in the aggregate

Contractors All Risks

Insurer:	Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC
Policy Number:	86378508
Cover Period:	1st May 2026 to 30th April 2027
Maximum value any one contract:	£2,500,000

Professional Indemnity

Insurer:	Markel (UK) Ltd
Policy Number:	P40886
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
Cover Period:	1st May 2026 to 30th April 2027
Indemnity Limit:	£5,000,000 any one claim



Hired in Plant

Insurer: Markel International Insurance Company Limited placed through Markel International Insurance Company Limited t/a ECIC

Policy Number: 86378508

Cover Basis: Insurers will indemnify the above client in respect of plant hired in by them in respect of their legal liability under the terms of the hiring agreement to pay for physical damage to the plant whilst plant is situated at any premises or transit anywhere in the United Kingdom, Channel Islands or Isle of Man.

Cover Period: 1st May 2025 to 30th April 2026

Indemnity Limit: £250,000

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 sincerely,

Iain Randall
Account Executive
Direct Dial: 01235 516389
Mobile: 07791 714435
Email: Iain.Randall@everywhen.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.