ROMERO
INSURANCE BROKERS LTD

Romero House
8 Airport West
Lancaster Way
Yeadon, Leeds, LS19 7ZA

T: 0113 281 8110
F: 0113 281 8120
www.romeroinsurance.co.uk
enquiry@romeroinsurance.co.uk

20 July 2026

To Whom It May Concern

M & D Foundations & Building Services Ltd and/or Bessacarr Properties Ltd and/or M & D Foundations (Midlands) Ltd and/or M & D Foundations Eastern Ltd

Business Description – Foundation & Piling Contractors & Associated Services.

We act as Insurance Brokers for the above and confirm that they hold the following insurances:-

EMPLOYERS LIABILITY

Insurer	:	Aspen Insurance UK Ltd
Policy Number	:	B190326MS174C0173
Period of Insurance	:	12 months effective from 31 July 2026
Limit of Indemnity	:	£20,000,000 any one event
Terrorism Sub Limit	:	£5,000,000 any one event

PUBLIC/PRODUCTS LIABILITY

Insurer	:	Aspen Insurance UK Ltd	
Policy Number	:	B190326N0192 & B190326MS174C0174	
Period of Insurance	:	12 months effective from 31 July 2026	
Limits of Indemnity			
Public Liability	:	£10,000,000	any one claim/unlimited in the period
Products Liability	:	£10,000,000	any one claim/and in all in the period
Financial Loss	:	£100,000	any one claim/and in all in the period
Superstructure Property Damage Extension	:	£1,000,000	any one claim/and in all in the period
Policy Excess	:	£1,000 Third Party Property Damage (£2,500 in respect of Underground Services)	
Financial Loss Excess	:	£2,500 or 10% (whichever is the greater) All excess figures include costs and expenses	
Superstructure Property Damage Extension Excess	:	£5,000 or 10% (whichever is the greater) All excess figures include costs and expenses	

Indemnity to Principals is included.

BIBA
Authorised and regulated by the Financial Conduct Authority

Insurance Times awards WINNER

INSURANCE BROKERS CII CHARTERED

Registered in England and Wales No.3362483

CONTRACTORS ALL RISKS INSURANCE

Insurer	:	Aspen Insurance UK Ltd
Policy Number	:	B190326N0192
Period of Insurance	:	12 months effective from 31 July 2026
Contract Works	:	£1,375,000
Hired in Plant Limit of Indemnity	:	£1,000,000 in total (£550,000 any one item)
Excess	:	£2,500 in respect of Theft & Malicious Damage
	:	£1,000 in respect of all other claims
	:	All excess figures include costs and expenses

PROFESSIONAL INDEMNITY

Insurer	Newline / Accelerant, Rokstone & Carbon
Policy Number	B190325P4162 / B190326P4863 / B190325MS109C0012
Period of Insurance:	12 months effective from 31 July 2026
Excess:	£25,000 Each and every claim, Costs & Expenses inclusive
Cover	Indemnity in respect of the Insured's legal liability for damages and costs resulting from a breach of professional duty arising out of any negligent act, error or omission. Subject to the normal policy terms and conditions
Territorial Limits	Worldwide excluding USA / Canada

Limit of Indemnity £10,000,000 in the aggregate any one period of insurance costs & expenses inclusive

Cover is subject to the insurer's terms, conditions, exclusions and cancellation provisions.

The information contained in this letter is based on the cover in place at the time of writing. Changes to cover may have been made during the policy period of cover.

The renewal date shown represents the renewal date at the time of writing and in certain circumstances cancellation may occur before this date. This document is provided for information only. It does not alter, amend or extend the cover provided by the insurance policy.

We trust you find the above to be in order, however, should you have any further queries please do not hesitate to contact me.

Yours faithfully,



Robin Thompson Cert CII
Account Handler
Direct Dial: 0113 2054322
Email: robin.thompson@romeroinsurance.co.uk