

To Whom It May Concern

16th December 2025

**Insured:** David Barber (oh) Ltd.

**Business Description:** Occupational Health Provider

We refer to the above named insured and confirm that we act as Insurance Brokers on their behalf, with the cover arranged as follows:

**Employer's Liability**

Company	Hiscox Insurance Company Limited
Policy No	HU PI6 9294480
Limit of Indemnity	£10,000,000 any one accident or occurrence (£5m for terrorism)
Renewal Date	18 December 2026

**Public / Products Liability**

Company	Hiscox Insurance Company Limited
Policy No	HU PI6 9294480
Limit of Indemnity	£1,000,000 any one accident or occurrence, and any one period for Products Liability cover
Policy Excess	£250
Renewal Date	18 December 2026

**Professional Indemnity and Medical Malpractice**

Company	Hiscox Insurance Company Limited
Policy No	HU PI6 9294480
Limit of Indemnity	£1,000,000 any one accident or occurrence
Policy Excess	£1,000
Renewal Date	18 December 2026

This is a summary of the limits provided, for the full terms, conditions, exceptions, limits and warranties please refer to the policy wording.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. In the event of non-payment of premiums cancellation could occur before the renewal dates shown above.

If you have any further queries, please do not hesitate to contact us.

Yours sincerely,

*Amy Bignell*

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Clear Insurance Management  
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