

To Whom It May Concern

17th February 2026

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

[Client Details](#)

Name: Merlin Timber Frame Limited
Address: Wharton Court Farm, Wharton, Leominster, Herefordshire, HR6 0NX
Business Description: Manufacture of wood frames for private dwelling houses

[Employers Liability](#)

Policyholder: Merlin Timber Frame Limited
Insurer: Allianz Insurance Plc
Policy Number: 27/SB/28487515/11
Cover Period: 30th November 2025 to 29th November 2026
Indemnity Limit: £10,000,000 any one claim
Indemnity to Principals Extension: Yes
Business Description: Manufacture of wood frames for private dwelling houses

[Public Liability](#)

Policyholder: Merlin Timber Frame Limited
Insurer: Allianz Insurance Plc
Policy Number: 27/SB/28487515/11
Cover Period: 30th November 2025 to 29th November 2026
Indemnity Limit: £5,000,000 any one claim
Excess: £250 each and every loss
Indemnity to Principals Extension: Yes
Business Description: Manufacture of wood frames for private dwelling houses

Products Liability

Policyholder:	Merlin Timber Frame Limited
Insurer:	Allianz Insurance Plc
Policy Number:	27/SB/28487515/11
Cover Period:	30th November 2025 to 29th November 2026
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£250 each and every loss
Business Description:	Manufacture of wood frames for private dwelling houses

Contract Works

Policyholder:	Merlin Timber Frame Limited
Insurer:	HSB Engineering Insurance Limited
Policy Number:	0006489274
Cover Period:	30th November 2025 to 29th November 2026
Maximum contract site value:	£850,000
Hired In Plant:	£300,000 any one claim
Excess:	£2,500
Business Description:	Manufacture of wood frames for private dwelling houses

Professional Indemnity

Policyholder:	Merlin Timber Frame Ltd
Insurer:	HCC International Insurance Company Plc
Policy Number:	PI25H1040598
Cover Period:	30th November 2025 to 29th November 2026
Indemnity Limit:	£5,000,000 any one claim
Excess:	£5,000

Subject to the Insurers' policy terms, conditions, warranties and exclusions.

Please Note:

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,

A handwritten signature in black ink that reads "Jane Scandrett". The signature is written in a cursive style with a large, stylized 'J' and 'S'.

Jane Scandrett
Senior Account Handler
Howden UK Brokers Limited
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Email: jane.scandrett@howdeninsurance.co.uk