

2nd March 2026

To Whom It May Concern,

**Portcullis Oldham Limited & Subsidiary Companies including Manchester Cabins Ltd,
Bunkabin Limited and Another Level Car Parks Limited**

We act as Insurance Brokers for the above client, and in that capacity, we can confirm details of our clients cover as follows:

Employers Liability (Primary Layer)

Insurer:	QBE UK Limited
Policy number:	Y148566QBE0125A
Cover period:	1st March 2026 to 28th February 2027
Indemnity limit:	£15,000,000 Any One Occurrence inclusive of costs and expenses (other than acts of terrorism at £5,000,000)

Employers Liability (Excess Layer)

Insurer:	Chubb European Group SE
Policy number:	UKCASO26753125
Cover period:	1st March 2026 to 28th February 2027
Excess layer:	£15,000,000 Any One Occurrence inclusive of costs and expenses in excess of the underlying limit of cover.
Layer limit of indemnity:	£15,000,000

Public and Products Liability (Primary Layer)

Insurer:	QBE UK Limited
Policy number:	Y148566QBE0125A
Cover period:	1st March 2026 to 28th February 2027
Indemnity limit:	£5,000,000 Any One Occurrence in respect of Public Liability with costs and expenses in addition. £5,000,000 anyone occurrence and in any one period of insurance in respect of Products Liability, with costs and expenses in addition. £5,000,000 Any One Occurrence and in any one period inclusive of costs and expenses for USA/Canada claims.

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Vista Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority (FRN: 717743).
To view our disclaimer visit www.fca.org.uk/register

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Public and Products Liability (1st Excess Layer)

Insurer:	Manchester Underwriting Management Ltd
Policy number:	CA23C0000038023-002
Cover period:	1st March 2026 to 28th February 2027
Excess layer:	£15,000,000 Any One Occurrence in respect of Public Liability with costs and expenses in addition. £5,000,000 anyone occurrence and in any one period of insurance in respect of Products Liability, with costs and expenses in addition. £5,000,000 Any One Occurrence and in any one period inclusive of costs and expenses for USA/Canada claims in excess of the underlying limit of cover.
Primary indemnity limit:	£5,000,000

Public and Products Liability (2nd Excess Layer)

Insurer:	Chubb European Group SE
Policy number:	UKCASO26753125
Cover period:	1st March 2026 to 28th February 2027
Excess layer:	£10,000,000 Any One Occurrence in respect of Public Liability with costs and expenses in addition. £5,000,000 anyone occurrence and in any one period of insurance in respect of Products Liability, with costs and expenses in addition. £5,000,000 Any One Occurrence and in any one period inclusive of costs and expenses for USA/Canada claims in excess of the underlying limit of cover.
Primary Layer limit of indemnity:	£5,000,000
1 st Excess Layer limit of indemnity:	£15,000,000

Please Note:

All information is provided based on the information available to us at the date of this letter. We do not warrant its accuracy or completeness. Insurance cover is subject to insurer's terms, conditions, exclusions and limitations. The expiry date(s) provided represents the normal expiry date of the policy(s). We are not responsible for notifying you of any material change or cancellation of these policies nor are we liable to you or any party who seeks to rely on the information provided for any loss caused.

Yours sincerely,

George Horner

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