



Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

10 July 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s)	Thrive Homes Limited, Building for Thrive Ltd, Thrive Homes Finance Plc and Thrive Places Limited
Postal Address	Thrive Homes Limited, Westside, London Road, Hemel Hempstead, HP3 9TD, United Kingdom
Our Ref	21582115
Business Description	Registered general needs housing provider, with a limited proportion of sheltered homes (247). No care provision. Manual work is limited to responsive repairs, void works, electrical and gas servicing. Some use of heat and welding is carried out in house, plumbing and flat roofing

Contractors All Risks/Erection All Risks

Insurer:	NMU
Policy number:	EA230015287
Cover period:	1st July 2025 to 30th June 2026
All claims excess:	£1,000
Malicious damage excess:	£1,000
Theft excess:	£1,000
Other excess:	£2,500

Public and Products Liability (Excess Layer)

Insurer:	Chubb European Group SE
Policy number:	UKCASO25345
Cover period:	1st July 2025 to 30th June 2026
Excess layer:	£20,000,000
Layer limit of indemnity:	£5,000,000

Professional Indemnity

Insurer:	Markel (UK) Ltd
Policy number:	P45208
Cover period:	1st July 2025 to 30th June 2026
Indemnity limit:	£5,000,000 any one claim
Excess:	£2,500

Employers Liability

Insurer:	Alesco Risk Management Services Ltd
Policy number:	Y038686QBE0125A
Cover period:	1st July 2025 to 30th June 2026
Indemnity limit:	£25,000,000

Public Liability and Products Liability

Insurer:	Alesco Risk Management Services Ltd
Policy number:	Y038686QBE0125A
Cover period:	1st July 2025 to 30th June 2026
Indemnity limit:	£5,000,000
Excess:	£500 increasing to £2,500 in respect of third party work

Contractors All Risks

Insurer:	NMU
Policy number:	EA230015287
Cover period:	1st July 2025 to 30th June 2026
Maximum value any one contract:	£71,000,000
Excess:	£1,000 Malicious damage
Excess:	£1,000 Theft
Excess:	£2,500 Other

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Vicki Marra
Account Manager

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