

Insured:	OZGUR ENGINEERING LTD
Insured Person:	Mr ozgur selmanpakoglu
Policy Period:	22/11/2025 at 00:00:00 to 21/11/2026 at 23:59:59
Policy Number:	KCI-25-33302
Occupation:	Civil Engineer/Geotechnical Engineer/Structural Engineer
Proposal form date:	Tuesday 18th November 2025
Offshore	Not Included
Manual Work	Not Included
Retroactive Date	Unlimited

DETAIL OF COVER AND LIMITS OF INDEMNITY

Jurisdiction: Worldwide (excluding USA and Canada)Territory: Worldwide (excluding USA and Canada)

SECTIONS 1 & 2 - COMBINED LIABILITY

Public Liability	Limit of Indemnity any one claim unlimited in the period of Insurance	£5,000,000
Products Liability	Limit of Indemnity any one claim and in the aggregate	£5,000,000
Employers' Liability	Limit of Indemnity any one claim unlimited in the period of Insurance	£10,000,000
Employers' Liability	Limit of Indemnity any one claim unlimited in the period of Insurance in respect of Offshore work, Terrorism or Asbestos	£5,000,000
Third Party Property Damage Excess		£0

SECTION 3 - PROFESSIONAL INDEMNITY

Limit of Indemnity any one claim unlimited in the period of Insurance	£2,000,000
Excess each and every claim	£0

SECTION 4 - DIRECTORS' & OFFICERS' LIABILITY

Limit of Indemnity any one claim and in the aggregate	£100,000
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SECTION 5 - PERSONAL ACCIDENT

Operative TimeOccupational inc. commuting (see definition in policy wording)

ITEM	SUM INSURED
A1Accidental Death	£100,000
A2Loss of Limb (one or more)	£50,000
A3Loss of sight (in one or both eyes)	£50,000
A4Total loss of hearing (a) both ears b) in one ear being 25% of A4)	£50,000
A5Permanent Total Disablement from usual occupation	£50,000
Permanent Partial Disablement from usual occupation	up to £50,000
A6Temporary Total Disablement from usual occupation	up to £500
Deferment Period in respect of Item A6 - 2 weeks	Max 52 Weeks

All cover is underwritten by Accredited Insurance (Europe) Limited - UK Branch

Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

Policy form reference: KCI-Oil-Wording-1.3

9 Miller Court, Tewkesbury, Gloucestershire, GL20 8DN

01242 808740 | kingsbridge.co.uk

This policy has been arranged on your behalf by Kingsbridge Contractor Insurance (a trading name of Kingsbridge Risk Solutions Ltd.) who are authorised and regulated by the Financial Conduct Authority (FCA) | FCA firm reference number 309149 | Registered in England 4122238