



## TO WHOM IT MAY CONCERN

21<sup>st</sup> April 2026

**Re: Just Smile Ltd**  
**Our Reference: 39906339**

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

### Employers Liability

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<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy number:</b>	PI24D1082645
<b>Cover period:</b>	25th April 2026 to 24th April 2027
<b>Indemnity limit:</b>	£10,000,000

### Public Liability

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<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy number:</b>	PI24D1082645
<b>Cover period:</b>	25th April 2026 to 24th April 2027
<b>Indemnity limit:</b>	£10,000,000

### Products Liability

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<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy number:</b>	PI24D1082645
<b>Cover period:</b>	25th April 2026 to 24th April 2027
<b>Indemnity limit:</b>	£10,000,000

**Please Note:**

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policy (policies), nor does it purport to set out all of the terms, conditions and exclusions.

The insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may

Commercial and Personal Insurance

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terminate or be cancelled, and the limits shown may be reduced by paid claims.

We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination, however we would be pleased to confirm the current position upon request, in conjunction with the client.

Please do not hesitate to contact us should you require any further information.

A handwritten signature in black ink, appearing to read 'K HORN'.

Kate Horn  
Account Handler  
Rees Astley  
Tel: 01686 626019  
Email: [khorn@reesastley.co.uk](mailto:khorn@reesastley.co.uk)