



## TO WHOM IT MAY CONCERN

28th October 2022

Name of Insured: S&G Air Conditioning Contracts Ltd  
Principal Address: 29d Park Road, Barry, Vale of Glamorgan, CF62 6NX  
Business Description: Heating & Ventilation Air Conditioning Contractors

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

### Employers' Liability

**Insurer:** HCC International Insurance Company Plc  
**Policy Number:** HCCI/069416/02/2019  
**Cover Basis:** Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.  
**Cover Period:** 16<sup>th</sup> November 2022 to 15<sup>th</sup> November 2023  
**Indemnity Limit:** £10,000,000 any one occurrence, costs inclusive

### Public Liability

**Insurer:** HCC International Insurance Company Plc  
**Policy Number:** HCCI/069416/02/2019  
**Cover Basis:** Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.  
**Cover Period:** 16<sup>th</sup> November 2022 to 15<sup>th</sup> November 2023  
**Indemnity Limit:** £5,000,000 any one occurrence  
**Excess:** £1,000

### Towergate Insurance Brokers

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*We have offices across Wales - Ammanford, Cardiff, Haverfordwest and Swansea*

Towergate Insurance Brokers is a trading name of Advisory Insurance Brokers Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minister Court, Mincing Lane, London EC3R 7PD.



## Products Liability

<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy Number:</b>	HCCI/069416/02/2019
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
<b>Cover Period:</b>	16 <sup>th</sup> November 2022 to 15 <sup>th</sup> November 2023
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate
<b>Excess:</b>	£1,000

## Contractors All Risks

<b>Insurer:</b>	HCC International Insurance Company Plc
<b>Policy Number:</b>	HCCI/069416/02
<b>Cover Basis:</b>	<p>The Underwriters will indemnify the Assured as stated in the Schedule by payment or at the Underwriters option reinstatement or repair in respect of physical loss or physical damage arising from any cause not otherwise excluded and occurring anywhere within the Territorial Limits during the Period of Insurance to property which is being used or is intended for use in connection with the works on any contract site which is the subject of this Policy. Such property shall include</p> <ol style="list-style-type: none"><li>1. The works whether permanent or temporary materials incorporated or for incorporation therein other than property insured by the item</li><li>2. The property of the Assured or for which the Assured are responsible including all transits in respect of any contractor work undertaken whether such contract or work was commenced during the Period of Insurance or otherwise Provided that Underwriters shall be under no liability in respect of contracts originally scheduled to be longer than two years (exclusive of the maintenance period) or with an estimated contract value at inception not exceeding GBP 2,000,000 unless otherwise agreed.</li></ol>
<b>Cover Period:</b>	16 <sup>th</sup> November 2022 to 15 <sup>th</sup> November 2023
<b>Indemnity Limit:</b>	£2,000,000 any one occurrence.
<b>Excess:</b>	£1,500

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Zurich Insurance PLC
<b>Policy Number:</b>	PC007323
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
<b>Cover Period:</b>	17 <sup>th</sup> November 2022 to 16 <sup>th</sup> November 2023
<b>Excess layer:</b>	£5,000,000 in excess of the Primary Insurers Policy Limit.
<b>Primary indemnity limit:</b>	£5,000,000

## Professional Indemnity

<b>Insurer:</b>	Tokio Marine HCC
<b>Policy Number:</b>	615781/H
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
<b>Cover Period:</b>	1 <sup>st</sup> December 2022 to 30 <sup>th</sup> November 2023
<b>Indemnity Limit:</b>	£5,000,000 any one claim
<b>Excess:</b>	£2,500

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

Ian Douglas  
Complex Account Handler  
**Towergate**  
Email: [ian.douglas@towergate.co.uk](mailto:ian.douglas@towergate.co.uk)

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.