



**TO WHOM IT MAY CONCERN**

11th November 2020

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

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:

**Contractors All Risks**

**Insurer:** HCC International Insurance Company Plc

**Policy Number:** HCCI/069416/02

**Cover Basis:** 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

1. The works whether permanent or temporary materials incorporated or for incorporation therein other than property insured by the item
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.

**Cover Period:** 16<sup>th</sup> November 2020 to 15<sup>th</sup> November 2021

**Indemnity Limit:** £2,000,000 any one occurrence.

**Excess:** £1,500

**Towergate Insurance Brokers**

4 Neptune CT, Vanguard Way, Cardiff, CF24 5PJ

Tel: **02920 444 555** Email: [cardiff@towergate.co.uk](mailto:cardiff@towergate.co.uk)

[www.towergate.com](http://www.towergate.com)

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

Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited.  
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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



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**  
Direct Dial: 02920 444555  
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.