



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:

Employers' Liability

Insurer: HCC International Insurance Company Plc
Policy Number: HCCI/069416/02
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: 16th November 2020 to 15th November 2021
Indemnity Limit: £10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer: HCC International Insurance Company Plc
Policy Number: HCCI/069416/02
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: 16th November 2020 to 15th November 2021
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

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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



Products Liability

Insurer:	HCC International Insurance Company Plc
Policy Number:	HCCI/069416/02
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 for products sold or supplied.
Cover Period:	16 th November 2020 to 15 th November 2021
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£1,000

Public and Products Liability (Excess Layer)

Insurer:	Zurich Insurance PLC
Policy Number:	PC007323
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:	17 th November 2020 to 16 th November 2021
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000

Professional Indemnity

Insurer:	HCC International Insurance Company Plc
Policy Number:	PI19X615781
Cover Basis:	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.
Cover Period:	1 st December 2020 to 30 th November 2021
Indemnity Limit:	£5,000,000 any one claim
Excess:	£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
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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.