



**TO WHOM IT MAY CONCERN**

14th November 2018

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:

**Towergate**

188 Holton Road, Barry, CF63 4HN

Telephone: **01446 737 488**

[www.towergateinsurance.co.uk](http://www.towergateinsurance.co.uk)

*We have offices across Wales - Ammanford, Barry, Bargoed, Bridgend, Cardiff, Haverfordwest, Swansea, Tonypandy*

Towergate is a trading name of Towergate Underwriting Group Limited. Registered in England with company number 4043759. VAT Registration Number: 447284724.  
Registered Address: Towergate House, Eclipse Park, Sittingbourne Rd, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority



## Contractors All Risks

**Insurer:** HCC International Insurance Company Plc

**Policy Number:** HCCI/069416/02/2018

**Cover Basis:**

The Underwriters will indemnify the Assured as stated in the Schedule by payment or at 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 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 of 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 2018 to 15<sup>th</sup> November 2019

**Sum Insured:** £1,800,00 any one occurrence

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

A handwritten signature in black ink, appearing to read 'I. Douglas', with a long, sweeping horizontal stroke extending to the right.

Ian Douglas  
Complex Account Handler  
**Towergate**  
Direct Dial: 01446 737488  
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.