



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:

Employers' Liability

Insurer: HCC International Insurance Company Plc
Policy Number: HCCI/069416/02/2018
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 2018 to 15th November 2019
Indemnity Limit: £10,000,000 any one occurrence, costs inclusive

Public Liability

Insurer: HCC International Insurance Company Plc
Policy Number: HCCI/069416/02/2018
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 2018 to 15th November 2019
Indemnity Limit: £5,000,000 any one occurrence
Excess: £1,000

Towergate

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Telephone: **01446 737 488**

www.towergateinsurance.co.uk

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

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Products Liability

Insurer: HCC International Insurance Company Plc
Policy Number: HCCI/069416/02/2018
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: 16th November 2018 to 15th November 2019
Indemnity Limit: £5,000,000 in the aggregate
Excess: £1,000

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.

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

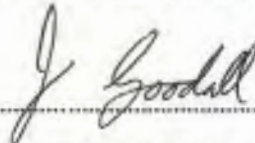
Policy No: HCC/069416/00/2018

1. Name of policy holder:
S & G Air Conditioning Contracts Ltd
2. Date of commencement of insurance policy: 17/11/2018
3. Date of expiry of insurance policy: 16/11/2019

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies⁽¹⁾; and
2. the minimum amount of cover provided by this policy is no less than GBP 5,000,000⁽¹⁾

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers)



.....Signature

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Authorised Insurers 100.0% HCC International Insurance Company PLC

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. Those Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary:

Issuing intermediary's reference:
(if different from the Policy Number stated above)