

## To Whom It May Concern

4th February 2022

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

### Client Details

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**Name:** Hemlow Limited  
**Address:** Suite 3a, 2nd Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT  
**Business Description:** Heating, Ventilation and Air Conditioning Contractors on Commercial Premises

### Employers Liability

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**Policyholder:** Hemlow Limited  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100647143CSI  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Indemnity Limit:** £10,000,000 any one claim  
**Indemnity to Principals Extension:** Yes

### Public Liability

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**Policyholder:** Hemlow Limited  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100647143CSI  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Indemnity Limit:** £2,000,000 any one claim  
**Excess:** £500 each and every loss  
**Indemnity to Principals Extension:** Yes

### Excess Public Liability

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**Policyholder:** Hemlow Limited  
**Insurer:** CNA Insurance Company Limited  
**Policy Number:** ETXS/7863611  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Indemnity Limit:** £8,000,000 in excess of primary £2,000,000 (total £10,000,000 limit of indemnity)

## Products Liability

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**Policyholder:** Hemlow Limited  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100647143CSI  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Indemnity Limit:** £2,000,000 any one claim

## Contract Works

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**Policyholder:** Hemlow Limited  
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 100647143CSI  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Maximum Contract Value:** £2,000,000  
**Hired In Plant:** £250,000  
**Excess:** £500

## Professional Indemnity

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**Policyholder:** Hemlow Limited  
**Insurer:** Hiscox Ltd  
**Policy Number:** 1904943  
**Cover Period:** 9<sup>th</sup> February 2022 to 8<sup>th</sup> February 2023  
**Indemnity Limit:** £10,000,000 any one claim and in the aggregate including defence costs  
**Excess:** £25,000

**Subject to the Insurers' policy terms, conditions, warranties and exclusions.**

**Please Note:**

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,



**Lisa Alsemgeest Cert CII**  
**Manager**  
**Aston Lark Limited**  
**Tel: 01883 333352**  
**Email: [lisa.alsemgeest@astonlark.com](mailto:lisa.alsemgeest@astonlark.com)**