

To Whom It May Concern

8th February 2021

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

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

Policyholder: Hemlow Limited
Insurer: Aviva Insurance Limited
Policy Number: 100647143CSI
Cover Period: 9th February 2021 to 8th February 2022
Indemnity Limit: £10,000,000 any one claim
Indemnity to Principals Extension: Yes

Public Liability

Policyholder: Hemlow Limited
Insurer: Aviva Insurance Limited
Policy Number: 100647143CSI
Cover Period: 9th February 2021 to 8th February 2022
Indemnity Limit: £2,000,000 any one claim
Excess: £500 each and every loss
Indemnity to Principals Extension: Yes

Excess Public Liability

Policyholder: Hemlow Limited
Insurer: American International Group UK Limited
Policy Number: 24652596
Cover Period: 9th February 2021 to 8th February 2022
Indemnity Limit: £8,000,000 in excess of primary £2,000,000 (total £10,000,000 limit of indemnity)

Products Liability

Policyholder: Hemlow Limited
Insurer: Aviva Insurance Limited
Policy Number: 100647143CSI
Cover Period: 9th February 2021 to 8th February 2022
Indemnity Limit: £2,000,000 any one claim

Contract Works

Policyholder: Hemlow Limited
Insurer: Aviva Insurance Limited
Policy Number: 100647143CSI
Cover Period: 9th February 2021 to 8th February 2022
Maximum Contract Value: £2,000,000 any one claim
Hired In Plant: £250,000

Professional Indemnity

Policyholder: Hemlow Limited
Insurer: Hiscox Ltd
Policy Number: 1904943
Cover Period: 9th February 2021 to 8th February 2022
Indemnity Limit: £10,000,000 any one claim and in the aggregate including defence costs
Excess: £25,000

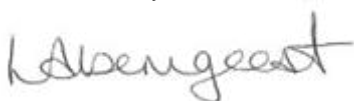
Subject to the Insurers' policy terms, conditions, warranties and exclusions.

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
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Aston Lark Limited
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