

To Whom It May Concern

9th February 2026

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:	Hemlow House, 44a London Road, Sevenoaks, Kent TN13 1AS
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 2026 to 8th February 2027
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 2026 to 8th February 2027
Indemnity Limit:	£2,000,000 any one claim
Excess:	£500 each and every loss
Indemnity to Principals Extension:	Yes

[Products Liability](#)

Policyholder:	Hemlow Limited
Insurer:	Aviva Insurance Limited
Policy Number:	100647143CSI
Cover Period:	9th February 2026 to 8th February 2027
Indemnity Limit:	£2,000,000 in the aggregate

Excess Public and Products Liability

Policyholder:	Hemlow Limited
Insurer:	American International Group UK Limited
Policy Number:	0032052010
Cover Period:	9th February 2026 to 8th February 2027
Excess layer:	£8,000,000 in excess of primary £2,000,000 (total £10,000,000 limit of indemnity)

Contractors All Risks

Policyholder:	Hemlow Limited
Insurer:	Aviva Insurance Limited
Policy Number:	100647143CSI
Cover Period:	9th February 2026 to 8th February 2027
Maximum Contract Value:	£2,000,000
Hired In Plant:	£250,000
Excess:	£500 Malicious damage
Excess:	£1,000 Theft

Professional Indemnity

Policyholder:	Hemlow Limited
Insurer:	HCC International Insurance Company Plc
Policy Number:	PI24B568193
Cover Period:	9th February 2026 to 8th February 2027
Indemnity Limit:	£10,000,000 any one claim
Excess:	£10,000

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,

A handwritten signature in grey ink, appearing to read 'Jenny', with a stylized flourish at the end.

Jenny Williams Cert CII
Senior Account Handler
Howden UK Brokers Limited
Tel: 01883 333352
Email: jenny.williams@howdeninsurance.co.uk