



22nd July 2025

To Whom It May Concern,

RE: H & D Air Conditioning Ltd

Our Reference: 2271464

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following cover is in place:

Employers Liability

Insurer:	Aviva Insurance Ltd
Policy number:	100658359CSI
Cover period:	23rd July 2025 to 22nd July 2026
Indemnity limit:	£10,000,000

Public Liability

Insurer:	Aviva Insurance Ltd
Policy number:	100658359CSI
Cover period:	23rd July 2025 to 22nd July 2026
Indemnity limit:	£2,000,000

Products Liability

Insurer:	Aviva Insurance Ltd
Policy number:	100658359CSI
Cover period:	23rd July 2025 to 22nd July 2026
Indemnity limit:	£2,000,000

Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy number:	0032053601
Cover period:	23rd July 2025 to 22nd July 2026
Excess layer:	£8,000,000
Layer limit of indemnity:	£2,000,000

Contractors All Risks

Insurer:	Aviva Insurance Ltd
Policy number:	100658359CSI
Cover period:	23rd July 2025 to 22nd July 2026
Maximum value any one contract:	£100,000

Professional Indemnity

Insurer:	Advisory Insurance Brokers Limited t/as Bennett Christmas
Policy number:	AXAPI11121596
Cover period:	1st May 2025 to 30th April 2026
Indemnity limit:	£250,000

Hired in Plant

Insurer:	Aviva Insurance Ltd
Policy number:	100658359CSI
Cover period:	23rd July 2025 to 22nd July 2026
Indemnity limit:	£50,000
Please Note:	

The information provided in this document provides a brief overview of cover in place at the time this was sent. The full details of the above policy, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Please contact us if you require any further information.

Yours sincerely

Christopher Bol

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Account Handler

Email: Christopher.bol@towergate.co.uk