

To Whom It May Concern

31st July 2018

Dear Sirs

ADCOCK REFRIGERATION & AIR CONDITIONING LTD

We act for and on behalf of the above in our capacity as Independent Insurance Brokers and confirm that the following cover is in place with effect from 21 July 2018:-

Public & Products Liability

Insurer: QBE Insurance (Europe) Limited & QBE Casualty Syndicate 386
CNA Insurance Company Ltd

Policy Nos: Y015875QBE0118A & B0797L13911

Period: 21st July 2018 to 20th July 2019

Territorial Limits: Worldwide excluding USA

Jurisdiction Limits: Worldwide excluding USA

Limit of Indemnity: Public Liability **£15,000,000** any one claim
Products Liability **£15,000,000** any one claim and in all for the policy period

Excess: £5,000 each and every loss in respect of third party property damage
£5,000 each and every loss in respect of damage to aircraft or vessels

Conditions: Inter alia:
Rights of Recourse Warranty

Use of Heat Away from Own Premises Included Subject to Use of Heat
Conditions (see below)

Bona Fide Sub-Contractor Warranty - £2,000,000

Indemnity to Principals

Excluding aircraft grounding

Excluding bore holing

Excluding loss of use of any vessel and/or demurrage charges

Excluding all work at height in excess of 15 metres from floor level

S-Tech Insurance Services Ltd
154-156 Victoria Road
Cambridge CB4 3DZ
Tel + 44 (0)1223 324233
Fax + 44 (0)1223 464150
insurance@s-tech.co.uk
www.s-tech.co.uk

Employers Liability

Insurer: QBE Insurance (Europe) Limited & QBE Casualty Syndicate 386
Policy No: Y015875QBE0118A
Period: 21st July 2018 to 20th July 2019
Territorial Limits: Worldwide excluding USA
Jurisdiction Limits: Worldwide excluding USA
Limit of Indemnity: **£10,000,000** any one occurrence
Conditions: Inter alia:
Indemnity to Principals

Professional Indemnity

Insurer: Hiscox Underwriting Limited
Policy No: PL-PSC1001303018/00
Period: 21st July 2018 to 20th July 2019
Territorial Limits: Worldwide
Jurisdiction Limits: Worldwide excluding USA
Limit of Indemnity: **£10,000,000** any one claim, including all costs
Excess: £25,000 each and every claim, including all costs

Contractors All Risks

Insurer: Allianz Insurance Plc
Policy No: NT/13881259
Period: 21st July 2018 to 20th July 2019
Territorial Limits: European Union
Limits: Contract Works & Materials **£2,400,000 (£250,000 overseas)**
Hired-in Plant & Equipment **£ 500,000**
Excess: £1,500 each and every claim
Conditions: Inter alia: Use of Heat Conditions

Heat Away From Premises

- a) Electric oxy-acetylene or similar welding or cutting equipment
- i) The immediate area in which the operation is to be carried out will be segregated as far as practicable by the use of screens made from incombustible material;
 - ii) The area in which the work is to be carried out will be cleared and combustible materials removed to a distance of not less than 6 metres from the work;
 - iii) Immoveable combustible materials will be protected by screens made of incombustible materials;
 - iv) Combustible floors in this area will be liberally covered with sand or protected by over-sheets of incombustible material;
 - v) In addition to the men engaged on the work at least one employee of the Insured or one workman of the occupier of the building will be present to see that there is no out-break of fire;
 - vi) Suitable fire extinguishing appliances will be kept available for immediate use at the scene of operations;
 - vii) Before burning off metalwork built into or projecting through walls or partitions an examination will be made to confirm that the other end of the metal is not in a hazardous proximity to combustible material which may be ignited by the conduction of heat
 - viii) After the termination of each period of work and prior of work to leaving the site a thorough examination will be made in the area in which the work has been undertaken at regular intervals for one hour
- b) Blow Lamps and Blow Torches Electrical Paint Strippers and Heat Guns
- i) Suitable fire extinguishing appliances will be kept available for immediate use at the scene of operations
 - ii) Blow lamps and torches will be lighted as short a time as possible before use and extinguished immediately after use
 - iii) Lighted blow lamps and blow torches and electrical paint strippers and heat guns operating under power will not be left unattended
- After the termination of each period of work and prior to leaving the site a thorough examination will be made in the area in which the work has been undertaken
- iv) The vessel will not be left unattended whilst the heating source is lit

Section a) shall apply only to welding and cutting operations and not to brazing

Section b) shall apply to brazing operations involving the use of oxy-acetylene or similar welding or cutting equipment

c) Asphalt Bitumen and Tar Heaters

i) All heating of asphalt bitumen, tar or pitch will be carried out in a suitable vessel in the open using bottled gas;

ii) Where the vessel is used on a roof it will be placed on a surface of incombustible material;

This document is provided for information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify in any way the above policies. Any amendment can only be effected by specific endorsement.

No obligation is accepted by Insurers or the undersigned to inform details of any amendments to the above policies subsequent to the date of issue of this document.

We will be pleased to clarify any points arising.

Yours faithfully

Lucy Richardson

Lucy Richardson

Direct Dial: +44 (0) 1223 445 421
Email: lucyr@s-tech.co.uk

S-Tech Insurance Services Ltd
154-156 Victoria Road
Cambridge CB4 3DZ
Tel + 44 (0)1223 324233
Fax + 44 (0)1223 464150
insurance@s-tech.co.uk
www.s-tech.co.uk