



TO WHOM IT MAY CONCERN

4th December 2020

Name of Insured: **Lowestoft Electrical Co. Ltd., North Essex Electrical Ltd. & F. G. Fennell & Co. Ltd**
Principal Address: **Service House, 9 Wildes Street, Lowestoft, NR32 1XH**

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

Employers' Liability

Insurer: Royal & Sun Alliance Insurance Plc placed through Eaton Gate MGU Limited
Policy Number: A19Q297G
Cover Period: 6th December 2020 to 5th December 2021
Indemnity Limit: £10,000,000 any one occurrence, costs inclusive

Public/Products Liability

Insurer: Royal & Sun Alliance Insurance Plc placed through Eaton Gate MGU Limited
Policy Number: A19Q297G
Cover Period: 6th December 2020 to 5th December 2021
Indemnity Limit: £5,000,000 any one occurrence and in the aggregate in respect of Product Liability
£1,000,000 for any heat work undertaken

Public and Products Liability (Excess Layer for Heat Work)

Insurer: American International Group UK Limited
Policy Number: 25052974
Cover Period: 6th December 2020 to 5th December 2021
Excess layer: £4,000,000
Primary indemnity limit: £1,000,000 Heat work



Towergate Insurance Brokers

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Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited
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Registered address: 21 Meridian Court, Meridian Lane, London EC2R 9FD



Contract Works

Insurer:	Royal & Sun Alliance Insurance Plc placed through Eaton Gate MGU Limited
Policy Number:	A19Q297G
Cover Period:	6 th December 2020 to 5 th December 2021
Maximum value any one contract (£):	£2,000,000
Maximum item limit hired in (£):	£70,000

Professional Indemnity (Primary Layer)

Insurer:	Accelerant Insurance Limited placed through Towergate Manchester
Policy Number:	4539/20/E9
Cover Period:	6 th December 2020 to 5 th December 2021
Indemnity Limit:	£5,000,000 any one claim
Excess:	£1,000

Professional Indemnity (Excess Layer)

Insurer:	Lloyd's - Atrium Syndicate 609 placed through Towergate Manchester
Policy Number:	E9-20-749
Cover Period:	6 th December 2020 to 5 th December 2021
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Seamon', with a long horizontal flourish extending to the right.

Luke Seamon
Account Handler

Towergate

Direct Dial: 01603 522067

Email: luke.seamon@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.