

27 March 2017

To Whom It May Concern:

Dear Sirs

Re. Policyholder: Pitkin & Ruddock Ltd
Policyholder Address: Unit 1 Capital Trading Estate
Whaplod Road Lowestoft
Suffolk NR32 1TY

We are insurance brokers for the above client and this letter provides a brief outline of the insurance cover we have arranged for the period shown.

Business Description: Refrigeration and Air Conditioning Engineers, Supply, Installation, Service, Repair Maintenance and Inspection/reporting of Air Conditioning Units

Class of Insurance: Employers Liability
Insurers: Lloyds
Policy Number: 16S0065 000
Period of Insurance: 12 months from 1st April 2017
Situation/Geographical Limits: Worldwide Excluding USA&/or Canada
Jurisdiction: Worldwide Excluding USA&/or Canada
Indemnity to Principal: Included
Contractual Liability: Included
Indemnity Limit: £10,000,000 costs any one occurrence and/or series of occurrences arising out of any one event, reducing to £5,000,000 in respect of claims involving terrorism, asbestos or work offshore (as defined).

Class of Insurance: Public/Products Liability
Insurers: Lloyds
Policy Number: 16S0065 000
Period of Insurance: 12 months from 1st April 2017
Situation/Geographical Limits: Worldwide Excluding USA/Canada
Jurisdiction: Worldwide
Indemnity to Principal: Included
Contractual Liability: Included (Public Liability only)
Indemnity Limit: £10,000,000 any one occurrence and unlimited in the period of insurance in respect of Public Liability, but £10,000,000 total during the period of insurance in respect of Products Liability



Waveney Insurance Brokers

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Class of Insurance: Professional Indemnity
Insurers: HCC
Policy Number: 579508
Period of Insurance: 12 months from 31 March 2017
Situation/Geographical Limits: Worldwide Excluding USA/Canada
Jurisdiction: Worldwide Excluding USA/Canada
Indemnity Limit: £2,000,000 any one occurrence and unlimited in the period of insurance

Class of Insurance: Contract Works
Insurers: Royal & Sun Alliance
Policy Number: CP19411
Period of Insurance: 12 months from 31 March 2017
Sums Insured:
Maximum Contract Value: £500,000
Maximum Contract Period: 12 Months
Hired In Plant
(Total Sum Insured): £150,000
(Any One Incident): £150,000

The policy cover shown above is subject to the full terms, conditions, exclusions and any specific warranties, endorsements or excesses applying. With the permission of the Policyholder, additional details can be supplied upon request.

The information given is a summary of cover in force at the time of writing and obviously cancellation or mid-term alterations can occur during the period of insurance. The current position can be confirmed upon request.

These statements have made in good faith and we cannot accept any liability whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expense thereby occasioned to any recipient of this letter.

Should any further information be required then please contact us.

Yours faithfully



Ian Johnson
Account Executive
Waveney Insurance Brokers (Commercial) Ltd

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