

Our ref: HEATWOR-01

28 April 2023

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TO WHOM IT MAY CONCERN

## Heat Works Ltd

We have been asked to provide details of our client's insurance covers. The details of these are as follows:-

### Employers Liability Insurance

**Primary Layer**

*Insurer:* AXA Insurance / Darwin Clayton UK Ltd  
*Policy Number:* YSBDX6998874 / 12844795  
*Cover:* Indemnity in respect of the Insured's legal liability for accidental death, bodily injury, illness or disease of any employee arising out of and in the course of their employment.  
*Limit of Indemnity:* £10,000,000 Any One Incident  
*Expiry Date:* 29/04/2024

### Public/Products Liability Insurance

	<b>Primary Layer</b>	<b>Excess Layer</b>
<i>Insurer:</i>	AXA Insurance / Darwin Clayton UK Ltd	CNA Insurance Company Ltd
<i>Policy Number:</i>	YSBDX6998874 / 12844795	ETXR/6927196
<i>Cover:</i>	Indemnity in respect of the Insured's legal liability to third parties for damages and expenses in respect of accidental bodily injury, loss of or damage to property happening in connection with the Business or product supplied.	
<i>Public Liability</i>	£2,000,000 Any One Incident	£8,000,000 in excess of £2,000,000
<i>Products Liability</i>	£2,000,000 Any One Period of Insurance	£8,000,000 in excess of £2,000,000
<i>Cover Includes:</i>	Indemnity to Principal	
<i>Expiry Date:</i>	29/04/2024	

### Contractors All Risks Insurance

*Insurer:* Great American Insurance Group  
*Policy Number:* 407005GBR2020016201  
*Cover:* Indemnity in respect of loss or damage to the permanent or temporary works executed in performance of the contract and materials used in connection whilst on site  
*Limit of Indemnity:* £5,000,000 Any One Claim  
*Owned plant:* £20,000 Any One Claim not exceeding:  
 £20,000 Any One Item  
*Hired in plant:* £500,000 Any One Claim not exceeding:  
 £500,000 Any One Item  
*Expiry Date:* 29/04/2024

**Professional Indemnity**

*Insurer:* Dual Corporate Risks Ltd  
*Policy Number:* PC-14322621M6  
*Cover:* Indemnity in respect of the Insured's legal liability for damages and costs resulting from a breach of professional duty arising out of any negligent act, error or omission. Subject to the normal policy terms and conditions.  
*Limit of Indemnity:* £5,000,000 Any One Claim  
*Expiry Date:* 29/04/2024

The information contained in this letter is based on the cover in place at the time of writing. Changes to cover may have been made during the policy period of cover.

The renewal date shown represents the renewal date at the time of writing and in certain circumstances cancellation may occur before this date. This document is provided for information only. It does not alter, amend or extend the cover provided by the insurance policy.

We trust you find the above to be in order, however, should you have any further queries please do not hesitate to contact me.

**Important Information**

All Policies are subject to terms and conditions as specified in the policy wording and other associated documents.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to solvency, or future ability to pay, of any of the insurance companies which have issued the insurance(s).

Yours faithfully,

Elliot Morley Cert CII  
Broker  
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