



To Whom It May Concern

20<sup>th</sup> July 2018

**Insured** *M & R Plumbing & Heating Ltd*  
**Class** Combined Liability & Professional Indemnity Insurance

We Confirm that our client *M & R Plumbing & Heating Ltd* maintain Professional Indemnity; Employers Liability; Public & Products Liability insurance cover up to the limits of indemnity set out below:

Section	Insurer	Policy Number	Start Date	Expiry Date	Limit of Indemnity
Public & Products Liability	China Re Syndicate 2088 at Lloyds	B105318HVA709316	18/07/2018	10/10/2019	£5,000,000
Employers Liability	China Re Syndicate 2088 at Lloyds	B105318HVA709316	18/07/2018	10/10/2019	£10,000,000
Professional Indemnity	China Re Syndicate 2088 at Lloyds	B105318HVA709316	18/07/2018	10/10/2019	£100,000

We have placed the insurance that is the subject of this letter after consultation with the client and based upon the clients instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client and that we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you 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.

We express no view and assume no liability with respect to the solvency or future ability to pay of the insurance company that has issued the insurance.

We assume no obligation to advise you of any developments regarding the insurance subsequent to the date of this letter. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance and/or statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent. This letter shall be governed by and shall be construed in accordance with English Law.

If you require any further information regarding the policy we shall be pleased to assist you.

Yours Faithfully

**Ms Tracy Crimes**  
**Commercial Lines Administration Assistant**  
**Ascott Insurance Brokers**  
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