



Colmore Gate  
2 Colmore Row  
Birmingham  
B3 2QD  
t: 0121 253 3100

Andrews Sykes Group Plc  
St David's Court  
Union Street  
Wolverhampton  
West Midlands  
WV1 3JE

31 May 2018

Dear Sirs

**Client Information Letter - Andrews Sykes Group Plc, Andrews Sykes Hire Ltd, Andrews Air Conditioning and Refrigeration Ltd**

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that the contract(s) of insurance described on the attached pages (the '**Insurances**') are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours sincerely

For & on behalf of Aon UK Limited

**Alison Evans FCII**  
**Client Service Specialist**  
**Direct Dial: 0121 253 3168**  
**E-mail: [alison.evans@aon.co.uk](mailto:alison.evans@aon.co.uk)**

## The Insurances

### PUBLIC / PRODUCTS LIABILITY

<b>Cover</b>	:	The policy will provide an indemnity in respect of the Insured's legal liability for injury to persons or loss or damage to property arising out of the Insured's business subject to the normal policy terms and conditions.
<b>Territorial Limits</b>	:	Great Britain, Northern Ireland, The Isle of Man or the Channel Islands and including non-manual visits abroad.
<b>Limits of Indemnity</b>	:	£20,000,000 per occurrence in respect of Public Liability £20,000,000 in the aggregate in respect of Products Liability
<b>Insurers</b>	:	a) Allianz                      £10,000,000      32/SZ/22799712/05 b) AIG                              £10,000,000      002452549
<b>Period of Insurance</b>	:	31 May 2018 to 30 May 2019
<b>Note</b>	:	There are no restrictions in this policy relating to: <ol style="list-style-type: none"> <li>1) Working at height</li> <li>2) Working on gas sites</li> <li>3) Working on licensed premises</li> <li>4) Working in confined spaces</li> <li>5) Railway related activities</li> </ol>

### EMPLOYERS LIABILITY

<b>Cover</b>	:	This policy will provide an indemnity in respect of the Insured's legal liability to employees for death, injury or disease arising out of, and in the course of their employment, subject to the normal policy terms and conditions.
<b>Territorial Limits</b>	:	Great Britain, Northern Ireland, The Isle of Man and the Channel Islands but worldwide in respect UK employees temporarily abroad.
<b>Limits of Indemnity</b>	:	£10,000,000 any one occurrence £5,000,000 in respect of terrorism
<b>Insurers</b>	:	Allianz                      32/SZ/22799712/05
<b>Period of Insurance</b>	:	31 May 2018 to 30 May 2019

### CONTRACTORS ALL RISKS

<b>Cover</b>	:	All Risks of Loss or Damage to contract works, plant and materials including liability for on going hire charges.
<b>Territorial Limits</b>	:	Anywhere in the United Kingdom.
<b>Sums Insured</b>	:	Any one contract              £350,000 Hired in Plant                      £500,000 (including continuing hiring charges)
<b>Insurers</b>	:	Allianz                      NT/22798845
<b>Period of Insurance</b>	:	31 May 2018 to 30 May 2019



**MOTOR FLEET**

**Cover** : Third Party only

**Insured Vehicle** : Any motor vehicle owned, hired, leased or borrowed by the Policyholder

**Limit of Liability** : Third Party Property Damage Private Car £50,000,000  
Third Party Property Damage Commercial Vehicle £50,000,000

**Insurers** : Motor Fleet Allianz BV/22219811

Third Party Property Damage – Commercial Vehicle

a) Allianz £5,000,000 Limit BV/22219811

b) AIG £45,000,000 Limit 002452549

Third Party Property Damage – Private Car

a) Allianz £20,000,000 Limit BV/22219811

b) AIG £30,000,000 Limit 002452549

**Period of Insurance** : 31 May 2018 to 30 May 2019