14 May 2026

To Whom It May Concern,

Confirmation of Insurance – Belmar Services Ltd

Our Client:	Belmar Services Ltd (the "**Insured**")
Business Description:	Heating, Ventilating, Air Conditioning and Refrigeration Contractors
Our Reference:	56269732

We are appointed as insurance brokers to the Insured.

The Insured has requested us to provide you with this letter.

Subject to the notes below, as at the date of this letter, we confirm the following insurances and details with respect of the Insured (the "**Insurances**").

Employers Liability

Insurer:	AXA via Q Underwriting Services Ltd
Policy number:	TP1042044
Cover period:	4th May 2026 to 3rd May 2027
Indemnity limit:	£10,000,000

This section provides cover for the Insured's Legal Liability to their employees for death, injury or disease sustained during the course of their employment in the business and is required by law.

This section includes:-
Indemnity to any Principal Yes

Public Liability

Insurer:	AXA via Q Underwriting Services Ltd
Policy number:	TP1042044
Cover period:	4th May 2026 to 3rd May 2027
Indemnity limit:	£5,000,000

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

This section includes:-
Indemnity to any Principal Yes

Products Liability

Insurer:	Q Underwriting Services Ltd
Policy number:	TP1042044
Cover period:	4th May 2026 to 3rd May 2027
Indemnity limit:	£5,000,000

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

Professional Indemnity

Insurer:	American International Group UK Limited
Policy number:	34120141
Cover period:	4th May 2026 to 3rd May 2027
Indemnity limit:	£1,000,000 in the aggregate

This section provides cover for the Insured's legal liability incurred following professional negligent acts or omissions as per the policy wording.

Notes

1. We have placed the Insurances which are the subject of this letter after consultation with the client and based upon the client's instructions only.

2. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

3. This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy.

4. The Insurances and the statements in this letter are subject to all terms, conditions, limitations, exclusions and cancellation provisions and warranties as set out in the Insurances.

5. Limits shown may have been reduced by paid claims.

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

7. This letter is given on the condition that you forever waive any and all liability against us arising out of or in connection with it and/or the placement of the Insurances and we assume no obligations to you. We do not limit our liability for fraud, or in respect of any liabilities which cannot lawfully be limited or excluded.

8. No person shall have any rights arising out of this letter under the Contracts (Rights of Third Parties) Act 1999.

9. This letter and any non-contractual obligations arising out of or in connection with it are governed by the law of England and Wales and any dispute arising out of or in connection with it shall be subject to the exclusive jurisdiction of the court of England and Wales.

Yours faithfully,

Ryan Fell

E: ryan.fell@pib-insurance.com
T: 01159311904