



Our Ref: OB/Comm/Construction Scheme

19th January 2026

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

Heatshine Ltd

Business Description: Plumbing & Heating Engineers

We can confirm that we act as insurance brokers on behalf of the above insured , and that the following cover is in place:

Employers Liability

Insurer: Bridgehaven Specialty (UK) Ltd
Policy Number: D25Z6V5E
Policy Period: 14th January 2026 to 13th January 2027
Limit of Indemnity: £10,000,000 any one occurrence

Public & Products Liability (Primary)

Insurer: Bridgehaven Specialty (UK) Ltd
Policy Number: D25Z6V5E
Policy Period: 14th January 2026 to 13th January 2027
Limit of Indemnity: Public Liability £2,000,000 any one occurrence, unlimited during the policy period
Products Liability £2,000,000 in the aggregate of all claims occurring during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

Insurer: Convex Insurance UK Limited
Policy Number: CS/EXOL/SS7808646
Policy Period: 14th January 2026 to 13th January 2027
Limit of Indemnity: £3,000,000 any one occurrence, unlimited during the policy period

Public & Products Liability Excess Layer (in excess of the underlying policy(s) above)

Insurer: AXA XL
Policy Number: CS/EXOL/SS7808673
Policy Period: 14th January 2026 to 13th January 2027
Limit of Indemnity: £5,000,000 any one occurrence, unlimited during the policy period

I trust that this is satisfactory, however, if I can be of further assistance please do not hesitate to contact me.

Yours faithfully,
M&DH INSURANCE SERVICES LTD



Oli Bennett
Renewals Consultant