



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

A handwritten signature in black ink, appearing to be 'Oli Bennett', written over a horizontal line.

Oli Bennett
Renewals Consultant