

TO WHOM IT MAY CONCERN

17th December 2015

Dear Sirs

Re. Heming Group Ltd &/or Heming Services Ltd, Heming Engineering Ltd & Major Building Services Ltd

We are the Insurance Brokers for the above clients and have pleasure in confirming details of their insurance arrangements as follows:

Public/Products Liability Insurance – Primary

Insurer	:	AXA Insurance UK plc (via COBRA Underwriting)
Policy No	:	CT000178
Expiry Date	:	28 th February 2016
Limit of Indemnity anyone occurrence and in the aggregate of	:	£5,000,000
Excess	:	£500 (£1,000 Heat/Underground Services)
Principal Clause	:	Indemnity to principal for whom our clients are working.

Public/Products Liability Insurance – Excess Layer

Insurer	:	CNA (via COBRA London Markets)
Policy No	:	B0797212423
Expiry Date	:	28 th February 2016
Limit of Indemnity anyone occurrence and in the aggregate of	:	£5,000,000
In Excess of	:	£5,000,000
Principal Clause	:	Indemnity to principal for whom our clients are working.

Total Public/Products Liability Limit of Indemnity : £10,000,000

Employers Liability

Insurer	:	AXA Insurance UK plc (via COBRA Underwriting)
Policy No	:	CT000178
Expiry Date	:	28 th February 2016
Limit of Indemnity any one occurrence	:	£10,000,000
Excess Each and Every Claim	:	Nil
Principal Clause	:	Indemnity to principal for whom our clients are working.

Contract Works

Insurer	:	Allianz Insurance plc
Policy No	:	NT/22703906
Expiry Date	:	28 th February 2016
Limit of Indemnity	:	£1,200,000
Excess Each and Every Claim	:	£1,000

Hired in Plant

Insurer	:	Allianz Insurance plc
Policy No	:	NT/22703906
Expiry Date	:	28 th February 2016
Limit for Plant Hired	:	£250,000
Excess Each and Every Claim	:	£500 (£1,000 Fire, Theft & Malicious Damage)

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Chartered Insurance Brokers

Professional Indemnity

Insurer	:	HCC International
Policy No	:	PI14L600077
Expiry Date	:	16 th December 2016
Limit of Indemnity	:	£5,000,000 any one claim
Excess Each and Every Claim	:	£5,000

Interested Parties

It is noted that Hinton Properties (Malvern) Limited & Svenska Handelsbanken AB (publ) have an interest in the Insurance in respect of Sainsbury's Local at Malvern Vale, Leigh Sinton Road, Malvern.

This statement of cover extract has been prepared purely as a confirmation of the insurance in force at the date of this letter, which is subject to the terms and conditions of the insurance policy (ies). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from the reliance on the information given. We remain solely the agent of our client and owe no legal duty or otherwise to any third party.

Should cover be cancelled assigned or changed in any way during the period of insurance neither we nor the insurers accept any obligation to notify any recipient.

Yours faithfully



Lee Summers Cert CII
Account Executive

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