



TO WHOM IT MAY CONCERN

25th June 2025

Name of Insured: Joe Storey Associates Ltd t/as JSA Service

Principal Address: 123 Harris Way, Windmill Road, Windmill Road, Sunbury on Thames, TW16 7EL

Business Description: Installation, Design, Maintenance, Service & Repair of Air Conditioning Equipment including Sales

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

Employers' Liability

Insurer:	Markel International Insurance Company Limited
Policy Number:	C010767
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.
Cover Period:	30th June 2025 to 29th June 2026
Indemnity Limit:	£10,000,000 any one occurrence, costs inclusive

Public/Products Liability (Primary Layer)

Insurer:	Markel International Insurance Company Limited
Policy Number:	C010767
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business, including products sold or supplied
Cover Period:	30th June 2025 to 29th June 2026
Indemnity Limit:	£5,000,000 any one occurrence and in the aggregate in respect of Product Liability



W B N

Towergate Insurance Brokers
Floor 3, Central Square South, Orchard Street, Newcastle upon Tyne, NE1 3AZ
Tel: **0370 905 6202** Email: **northeast@towergate.co.uk**
www.towergate.com



Public and Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy Number:	0032057107
Cover Period:	30th June 2025 to 29th June 2026
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contractors All Risks

Insurer:	Markel International Insurance Company Limited
Policy Number:	C010767
Cover Period:	30th June 2025 to 29th June 2026
Maximum value any one contract:	£500,000
Maximum plant hired in limit:	£50,000

Professional Indemnity (Primary Layer)

Insurer:	Markel International Insurance Company Limited
Policy Number:	C010767
Cover Basis:	Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.
Cover Period:	30th June 2025 to 29th June 2026
Indemnity Limit:	£5,000,000
Excess:	£1,000

Professional Indemnity (Excess Layer)

Insurer:	Tokio Marine HCC
Policy Number:	To be confirmed
Cover Period:	30th June 2025 to 29th June 2026
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully

A handwritten signature in black ink, appearing to read 'S Bell', with a long horizontal flourish extending to the right.

Simon Bell
Corporate Account Handler
Towergate
Direct Dial: 0191 2292557
Email: simon.bell@towergate.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.