

25th March 2025

To Whom It May Concern

CONFIRMATION OF INSURANCE: W G Wigginton Ltd

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurances on its behalf as detailed below:

BUSINESS DESCRIPTION :	Electrical & Mechanical Contractors, Plumbing, Heating, Ventilation, Air Conditioning & Refrigeration. Fire & Security Contractors including design, installation, maintenance and commissioning of fire alarm systems and lighting systems. Minor Buildings Works & Maintenance including Carpentry, Joinery, Kitchen Fitting, Painting & Decorating associated with other works. Aerial/Satellite Dishes via Bona Fide Sub Contractors. Installation, Maintenance, Inspection & Testing of Sprinkler Equipment via Bona Fide Sub Contractors, "Warm Homes" Insulation, Property Owners. Retrofit Installations including: Cavity Wall Insulation, Draught Proofing, Energy Efficient Glazing & Doors, External & Internal Wall Insulation, Flat Roof & Pitched Roof Insulation, Floor & Loft Insulation, Room in Roof Insulation, Condensing Boilers, natural gas fired & liquefied petroleum gas fired, heating, hot water system, air conditioning/ventilation controls/components, electric storage heaters.
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PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	W G Wigginton Ltd		
INSURER :	AXA Insurance UK Plc		
POLICY NO :	BM BDX 7013593		
PERIOD OF COVER :	1st April 2025	to:	31st March 2026
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	£500 Excess each and every claim in respect of Public & Products Liability increased to £2,500 in respect of Escape of Water claims		

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

POLICYHOLDER :	W G Wigginton Ltd		
INSURER :	Zurich Insurance		
POLICY NO :	XL102842		
PERIOD OF COVER :	1st April 2025	to:	31st March 2026
LIMIT OF INDEMNITY:	Public Liability:	£5,000,000	in excess of primary: £5,000,000 Limit applies to any one occurrence.
	Products Liability:	£5,000,000	in excess of primary: £5,000,000 Limit applies in aggregate in the period of insurance.
EXCESS:	£5,000,000		

CONTRACT WORKS

POLICYHOLDER :	W G Wigginton Ltd		
INSURER :	Axa Insurance UK PLC		
POLICY NO :	BM BDX 7013593		
PERIOD OF COVER :	1 st April 2025	to :	31 st March 2026
SUM INSURED :	Works, temporary works and materials for use in connection therewith for which the Insured is responsible including transit to and from the contract site.	£3,500,000	
EXCESS:	£500 each and every claim		

PROFESSIONAL INDEMNITY

POLICYHOLDER :	W G Wigginton Ltd		
INSURER :	Markel Insurance		
POLICY NO :	P62892		
PERIOD OF COVER :	1 st April 2025	to:	31 st March 2026
LIMIT OF INDEMNITY :	£5,000,000	in aggregate in the period of insurance	
EXCESS:	£2,500 Excess each and every claim		

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

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 insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

J A Clark

Jackie Clark
Client Advisor Leader
For and on behalf of Marsh Commercial