

To Whom It May Concern

26th August 2026

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

Client Details

Name:	A1 Sheet Metal Flues Limited t/as A1 Flue Systems
Address:	Maun Way, Boughton Industrial Estate, Newark, North Nottinghamshire, NG22 9ZD
Business Description:	Design, manufacture and installation of metal pre-fabricated flues, chimneys and associated equipment.

Employers Liability

Policyholder:	A1 Sheet Metal Flues Limited t/as A1 Flue Systems
Insurer:	Zurich Insurance Company Ltd
Policy Number:	PD005848
Cover Period:	30th August 2026 to 29th August 2027
Indemnity Limit:	£15,000,000 any one claim
Indemnity to Principals Extension:	Yes

Public Liability

Policyholder:	A1 Sheet Metal Flues Limited t/as A1 Flue Systems
Insurer:	Zurich Insurance Company Ltd
Policy Number:	PD005848
Cover Period:	30th August 2026 to 29th August 2027
Indemnity Limit:	£5,000,000 any one occurrence
Excess:	£500 each and every loss
Indemnity to Principals Extension:	Yes

Products Liability

Policyholder:	A1 Sheet Metal Flues Limited t/as A1 Flue Systems
Insurer:	Zurich Insurance Company Ltd
Policy Number:	PD005848
Cover Period:	30th August 2026 to 29th August 2027
Indemnity Limit:	£5,000,000 in the aggregate
Excess:	£500 each and every loss

Excess Public and Products Liability

Policyholder: A1 Sheet Metal Flues Limited
Insurer: DOA Underwriting Ltd / AXA XL Insurance Company UK Limited
Policy Number: B0334SC3342025372
Cover Period: 30th August 2026 to 29th August 2027
Excess layer: £5,000,000 in excess of primary £5,000,000 (total £10,000,000 limit of indemnity)

Professional Indemnity

Policyholder: A1 Sheet Metal Flues Limited
Insurer: HCC International Insurance Company Plc
Policy Number: PI24H567288
Cover Period: 30th August 2026 to 29th August 2027
Indemnity Limit: £5,000,000 any one claim/in the aggregate
Excess: £5,000

Excess Professional Indemnity

Policyholder: A1 Sheet Metal Flues Limited t/as A1 Flue Systems
Insurer: Omnyy LLP
Policy Number: 0020HZPII260
Cover Period: 30th August 2026 to 29th August 2027
Excess layer: £5,000,000 in excess of primary £5,000,000 (total £10,000,000 limit of indemnity)

Subject to the Insurers' policy terms, conditions, warranties and exclusions.

Please Note:

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,



Jamie Dunlop
Account Executive
Howden UK Brokers Limited
Tel: 01604 666788
Email: jamie.dunlop@howdeninsurance.co.uk

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy Number	PD005848
1. Name of policyholder	A1 Sheet Metal Flues Limited t/as A1 Flue Systems
2. Date of commencement of insurance policy	30/08/2026
3. Date of expiry of insurance policy	29/08/2027

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b).
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer)



Drazen Jaksic
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.