



## To whom it may concern

30 March 2026

**Name of Insured: Heron Painters & Decorators Ltd**

**Principal Address:** 11 Millers Gate, Horsham, West Sussex, RH12 4AP, United Kingdom

**Business Description:** Commercial Painters & Decorators, Hirers of Access Equipment and Installers of Passive Fire Protection systems

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 - Contractors Combined

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC154943
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	31st March 2026 to 30th March 2027
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Towergate Insurance Brokers

Jellicoe House, Grange Drive, Hedge End, Southampton SO30 2AF  
Tel: **01489 770 330** Email: [southampton@towergate.co.uk](mailto:southampton@towergate.co.uk)  
[www.towergate.com](http://www.towergate.com)

Towergate Insurance Brokers is a trading name of Advisory Insurance Brokers Limited.  
Registered in England No. 4043759. Authorised and regulated by the Financial Conduct Authority.  
Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.





## Public Liability - Contractors Combined

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC154943
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	31st March 2026 to 30th March 2027
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence

## Public Liability - Airside

<b>Insurer:</b>	Starr International (Europe) Limited placed through Ardonagh Specialty Limited t/as Price Forbes & Partners
<b>Policy Number:</b>	SIEL2008982-01
<b>Cover Basis:</b>	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.
<b>Cover Period:</b>	31st March 2026 to 30th March 2027
<b>Indemnity Limit:</b>	£50,000,000 any one occurrence

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## Products Liability - Contractors Combined

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC154943
<b>Cover Basis:</b>	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 for products sold or supplied.
<b>Cover Period:</b>	31st March 2026 to 30th March 2027
<b>Indemnity Limit:</b>	£5,000,000 in the aggregate

## Hired in Plant - Contractors Combined

<b>Insurer:</b>	Zurich Insurance Company Ltd
<b>Policy Number:</b>	PC154943
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of plant hired in by them in respect of their legal liability under the terms of the hiring agreement to pay for physical damage to the plant whilst plant is situated at any premises or transit anywhere in the United Kingdom, Channel Islands or Isle of Man.
<b>Cover Period:</b>	31st March 2026 to 30th March 2027
<b>Indemnity Limit:</b>	£100,000

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.

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Yours sincerely,

*Claire Brand*

Claire Brand

Account Handler

Email: [Claire.Brand@everywhen.co.uk](mailto:Claire.Brand@everywhen.co.uk)

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