



07/05/2025

**TO WHOM IT MAY CONCERN**

Our Client: Lunar Refrigeration Limited  
Business Description: Sales, Service, Installation & Maintenance of Refrigeration, Air Conditioning & Ventilation  
Our Reference: 11593583

In our capacity as Insurance Brokers for the above, we confirm the following insurance(s) to be in force as at the date of this letter:

**Employers Liability**

**Insurer:** Q Underwriting Services Ltd underwritten by AXA Insurance UK Plc  
**Policy number:** TP1018723  
**Cover period:** 8<sup>th</sup> May 2025 to 7<sup>th</sup> May 2026  
**Indemnity limit:** £10,000,000

This section provides cover for the Insured's Legal Liability for their employees for death, injury or disease sustained during the course of their employment in the business and is required by law.

This section includes:-

Indemnity to any Principal Yes

**Public Liability**

**Insurer:** Q Underwriting Services Ltd underwritten by AXA Insurance UK Plc  
**Policy number:** TP1018723  
**Cover period:** 8<sup>th</sup> May 2025 to 7<sup>th</sup> May 2026  
**Indemnity limit:** £5,000,000

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

This section includes:-

Indemnity to any Principal Yes

## Products Liability

<b>Insurer:</b>	Q Underwriting Services Ltd underwritten by AXA Insurance UK Plc
<b>Policy number:</b>	TP1018723
<b>Cover period:</b>	8 <sup>th</sup> May 2025 to 7 <sup>th</sup> May 2026
<b>Indemnity limit:</b>	£5,000,000

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

## Public and Products Liability (Excess Layer)

<b>Insurer:</b>	Q Underwriting Services Ltd underwritten by Zurich Insurance Company Ltd
<b>Policy number:</b>	XL/1008969TUW
<b>Cover period:</b>	8 <sup>th</sup> May 2025 to 7 <sup>th</sup> May 2026
<b>Excess layer:</b>	£5,000,000
<b>Total limit of indemnity:</b>	£10,000,000

## Professional Indemnity

<b>Insurer:</b>	Miles Smith Ltd underwritten by Argenta Syndicate 2121
<b>Policy number:</b>	B1903341231110
<b>Cover period:</b>	8 <sup>th</sup> May 2025 to 7 <sup>th</sup> May 2026
<b>Indemnity limit:</b>	£2,000,000 any one claim

This section provides cover for the Insured's legal liability incurred following professional negligent acts or omissions as per the policy wording.

Cover is subject to the underlying policy terms, conditions, exclusions and/or limits. Indemnity to principal is included, where applicable.

This letter is provided for information only and confers no rights upon the recipient, other than those which may be provided by the policy or policies. PIB do not express any view, or assume any liability as to the solvency of the Insurers – and are under no obligation to notify you of any changes to, or cancellation of the coverage.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'P. Atkinson', is positioned above the printed name.

Patsy Atkinson

**Corporate Account Handler**

E: [Patsy.hockham@pib-insurance.com](mailto:Patsy.hockham@pib-insurance.com)

T: 0333 400 1220