

To Whom It May Concern,

8th May 2026**Our Client:** Cool Concerns Ltd**Business Description:** Refrigeration

As the insurance broker acting on behalf of Cool Concerns Ltd, please accept this letter as confirmation that the insurance covers detailed below are in force.

Employers Liability

Insurer:	Accelerant Insurance Europe SA/NV via David Oliver
Policy number:	DOA/CC/SS10040114
Cover period:	8th October 2025 to 7th October 2026
Indemnity limit:	£10,000,000

Public Liability

Insurer:	Accelerant Insurance Europe SA/NV via David Oliver
Policy number:	DOA/CC/SS10040114
Cover period:	8th October 2025 to 7th October 2026
Indemnity limit:	£5,000,000

Products Liability

Insurer:	Accelerant Insurance Europe SA/NV via David Oliver
Policy number:	DOA/CC/SS10040114
Cover period:	8th October 2025 to 7th October 2026
Indemnity limit:	£5,000,000

Professional Indemnity

Insurer:	Markel (UK) Ltd
Policy number:	P40852
Cover period:	16th May 2026 to 15th May 2027
Indemnity limit:	£1,000,000 any one claim

The information provided in this document provides a brief overview of cover in place on the date of issue. The full details of the above policy, including terms and conditions, are provided in the respective policy documentation. The expiry date given is the expected expiry date of the policy. The cover stated above may change or be cancelled at any time, and we are under no obligation to advise you as such. This document does not in any way change cover provided to the insured.

Please contact us if you require any further information

Yours sincerely

A handwritten signature in black ink, appearing to read 'K. Beecroft', with a stylized flourish at the end.

Klare Beecroft
Commercial Handler

Telephone: 01424 612484
Email: Klare.Beecroft@bbrown.com

Please send all correspondence to: Brown & Brown Insurance Brokers (UK) Limited, Suite 1, Castle House, Sea View Way, Woodingdean, Brighton, BN2 6NT