Gallagher

Insurance | Risk Management | Consulting

Metro House
Northgate
Chichester
West Sussex
PO19 1BE
Tel: 01243 793 700
Fax: 01243 793701
www.ajg.com/uk

TO WHOM IT MAY CONCERN

27 May 2026

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s)	**HCE Group Ltd and Integral Services Ltd t/a HCE**
Postal Address	**H C E, School Lane, Chandler's Ford, Eastleigh, Hampshire, SO53 4DG, United Kingdom**
Our Ref	**43573662**
Business Description	**Suppliers of Commercial Kitchens and Catering Equipment including Design, Equipment Sales, Project Management, Installation, After Sales Service and Planned Preventative Maintenance**

Employers Liability

Insurer:	Allianz Insurance Plc
Policy Number:	CS/29446482
Cover Period:	31st May 2026 to 30th May 2027
Indemnity Limit:	£10,000,000
Basis of Limit:	Any one claim

Public Liability

Insurer:	Allianz Insurance Plc
Policy Number:	CS/29446482
Cover Period:	31st May 2026 to 30th May 2027
Indemnity Limit:	£5,000,000
Excess:	£1,000
Basis of Limit:	Any one claim
Indemnity to Principal:	Included

Public / Products Liability (Excess Layer)

Insurer:	American International Group UK Limited
Policy Number:	0021901724
Cover Period:	31st May 2026 to 30th May 2027
Excess Layer:	£5,000,000
Layer Limit of Indemnity:	£5,000,000
Basis of Limit:	Any one claim and in the aggregate with respect to products
Indemnity to Principal:	Included

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Contractors All Risk	
Insurer:	Allianz Insurance Plc
Policy Number:	CS/29446482
Cover Period:	31st May 2026 to 30th May 2027
Maximum Contract Value (£):	£5,000,000
Indemnity to Principal	Included

Professional Indemnity	
Insurer:	HCC International Insurance Company Plc
Policy Number:	PI24F833257
Cover Period:	31st May 2026 to 30th May 2027
Limit of Liability:	£5,000,000
Indemnity to Principal	Included

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Jade Swain
Senior Account Handler
Email: Jade_Swain@ajg.com

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