



To Whom It May Concern,

12th June 2026

RE: H & H Construction (Scotland) Ltd
Our Reference: 97551515

Business Description: Builder and solid fuel installation, chimney sweeps including maintenance of flues for Forestry & Land Scotland

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

Employers Liability

Insurer:	Pen Underwriting Limited
Policy number:	P/CTD/10703
Cover period:	16th June 2026 to 15th June 2027
Indemnity limit:	£10,000,000

Public Liability

Insurer:	Pen Underwriting Limited
Policy number:	P/CTD/10703
Cover period:	16th June 2026 to 15th June 2027
Indemnity limit:	£5,000,000

Products Liability

Insurer:	Pen Underwriting Limited
Policy number:	P/CTD/10703
Cover period:	16th June 2026 to 15th June 2027
Indemnity limit:	£5,000,000

Public and Products Liability (Excess Layer)

Insurer:	Holgate Insurance Brokers Limited
Policy number:	HOL1/13880451
Cover period:	16th June 2026 to 15th June 2027
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000

Contractors All Risks

Insurer:	Pen Underwriting Limited
Policy number:	P/CTD/10703
Cover period:	16th June 2026 to 15th June 2027
Maximum value any one contract:	£1,000,000
Maximum item limit hired in:	£100,000

Please Note:

The information provided in this document provides a brief overview of covers in place at the time this was sent. The full details of the above policies, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Please contact us if you require any further information.

Yours faithfully,

Alistair Machray

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