

1st July 2026

To Whom It May Concern
CONFIRMATION OF INSURANCE: Oakland Air Control Limited

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	Oakland Air Control Ltd		
BUSINESS DESCRIPTION :	Installation service and maintenance of air conditioning, heating & ventilation & Trend building control systems. Electrical contractors. Property owners. Small amount of property maintenance that is sub-contracted to BFSC		
INSURER :	AXA Insurance UK Plc		
POLICY NO :	BM BDX 7006425		
PERIOD OF COVER :	1st July 2026	to :	30th June 2027
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£2,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£2,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	£500 - Public Liability £2,500 - Escape of Water £1,000 - Defective Work £1,000.00 - Removal and reinstallation of defective products		

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

POLICYHOLDER :	Oakland Air Control Ltd		
BUSINESS DESCRIPTION :	Installation service and maintenance of air conditioning, heating & ventilation & Trend building control systems. Electrical contractors. Property owners. Small amount of property maintenance that is sub-contracted to BFSC		
INSURER :	American International Group UK Limited		
POLICY NO :	0032039589		
PERIOD OF COVER :	1st July 2026	to :	30th June 2027
LIMIT OF INDEMNITY:	Public Liability:	£8,000,000 in excess of primary:	£2,000,000
		Limit applies to any one occurrence.	
	Products Liability:	£8,000,000 in excess of primary:	£2,000,000
		Limit applies in aggregate in the period of insurance.	

CONTRACTORS ALL RISKS

POLICYHOLDER :	Oakland Air Control Ltd		
BUSINESS DESCRIPTION :	Installation service and maintenance of air conditioning, heating & ventilation & Trend building control systems. Electrical contractors. Property owners. Small amount of property maintenance that is sub-contracted to BFSC		
INSURER :	AXA Insurance UK Plc		
POLICY NO :	BM BDX 7006425		
PERIOD OF COVER :	1st July 2026	to :	30th June 2027
SUM INSURED :	Works, temporary works and materials for use in connection therewith for which the Insured is responsible including transit to and from the contract site.	£1,250,000	
	Employees personal items	£5,000	
	Hired in Plant – max value any one time	£500,000	
	Hired in Plant – max value single item	£250,000	
	Hired in Plant – est. annual hiring charges	£12,000	
EXCESS:	£50 - employees personal items £500 - all other		

PROFESSIONAL INDEMNITY

POLICYHOLDER :	Oakland Air Control Ltd		
BUSINESS DESCRIPTION :	Installation service and maintenance of air conditioning, heating & ventilation & Trend building control systems. Electrical contractors. Property owners. Small amount of property maintenance that is sub-contracted to BFSC		
INSURER :	AXA Insurance UK Plc		
POLICY NO :	BM BDX 7006425		
PERIOD OF COVER :	1st July 2026	to:	30th June 2027
LIMIT OF INDEMNITY :	£2,000,000 (except renewable works) £500,000 (renewable works)	- any one occurrence - in aggregate in the period of insurance	
EXCESS:	£5,000		

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

Sean O'Hagan Cert CII
Client Advisor
For and on behalf of Marsh Commercial