

To Whom It May Concern

11th August 2025

As Insurance Brokers to the under noted insured, I can confirm that cover has been placed in accordance with the details shown hereunder:

[Client Details](#)

Name:	Kernow Fixings Ltd
Address:	Manfield Way, St Austell, Cornwall, PL25 3HQ
Business Description:	Design and supply of pipe and cable support and bracketry systems, site equipment and pull testing, wholesale and retail distributor and sale of fixings, fasteners, cable and pipe support systems, bracketry, site equipment and tools etc for the buildings services industry and associated construction and allied industries

[Employers Liability](#)

Policyholder:	Kernow Fixings Ltd
Insurer:	NIG
Policy Number:	050016041
Cover Period:	18 th August 2025 to 17 th August 2026
Indemnity Limit:	£10,000,000 any one claim/in the aggregate
Indemnity to Principals Extension:	Yes

[Excess Employers Liability](#)

Policyholder:	Kernow Fixings Ltd
Insurer:	American International Group UK Limited
Policy Number:	0032040162
Cover Period:	18 th August 2025 to 17 th August 2026
Indemnity Limit:	£10,000,000 in excess of primary £10,000,000 (total £20,000,000 limit of indemnity)

[Public Liability](#)

Policyholder:	Kernow Fixings Ltd
Insurer:	NIG
Policy Number:	050016041
Cover Period:	18 th August 2025 to 17 th August 2026
Indemnity Limit:	£5,000,000 any one claim
Indemnity to Principals Extension:	Yes

Products Liability

Policyholder: Kernow Fixings Ltd
Insurer: NIG
Policy Number: 050016041
Cover Period: 18th August 2025 to 17th August 2026
Indemnity Limit: £5,000,000 in the aggregate

Excess Public and Products Liability

Policyholder: Kernow Fixings Ltd
Insurer: American International Group UK Limited
Policy Number: 0032040162
Cover Period: 18th August 2025 to 17th August 2026
Indemnity Limit: £5,000,000 in excess of primary £5,000,000 (total £10,000,000 limit of indemnity)

Professional Indemnity

Policyholder: Kernow Fixings Ltd
Insurer: Hiscox Insurance Company Limited
Policy Number: 8017146
Cover Period: 19th November 2024 to 18th November 2025
Indemnity Limit: £2,000,000 any one claim

Subject to the Insurers' policy terms, conditions, warranties and exclusions.

Please Note:

The above information is correct at the time of writing and is provided to you as a matter of information only. It has not been prepared for, and may not meet the requirements of, any other party. Any third party to whom it is supplied should therefore take such steps as it considers necessary to satisfy itself that its own requirements have been met. This letter does not make the person or organisation to whom it has been issued an additional Insured, nor does it modify in any manner the Contract of Insurance between the Insured and the Underwriters and the policy cover is of course subject to the Terms and Conditions. There is no obligation on the signatory to advise of any changes to the cover provided.

Should you have any queries or require any additional information, please do not hesitate to contact me.

Yours faithfully,



Rupert Clerey Dip CII
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