

Ms Lauren Paul
Coley Mill Management Ltd
Gable Cottage 3 Coley Mill Barns
Coley Lane
Newport
Shropshire
TF10 9DA

Our ref: 4910607

22nd January 2026

New name, same care and expertise

Towergate has a new name – **Everywhen**.

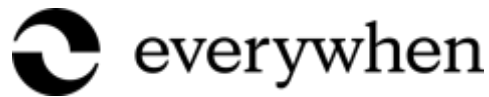
Everywhen represents a significant milestone in bringing to life all we can offer to you as a valued client. Our overall insurance and risk management capabilities have grown significantly over the past few years, as we've added market-leading businesses into our wider family. The challenge has been bringing these to you under many different names. This is why now is the right time for us to undertake this rebrand, uniting everything we can offer to support you and your ambitions, under one name.

The dictionary definition of Everywhen is "always" or "at all times", which is exactly what we aim to be – there for you whenever you need us, helping to protect your every day and what matters most to you. As we proudly change our name from Towergate to Everywhen, our priority is making it as seamless as possible for you, ensuring you continue to experience the high levels of service you're used to. This means that you will see different changes at different times over the coming months.

Some key things for you to know and do:

- **No action needed:** Your policy, payments, and terms remain unchanged.
- **Same legal entity:** You'll still be dealing with Advisory Insurance Brokers Limited (AIBL).
- **Documents:** You may still see the Towergate name for a short time as we update things gradually.
- **Bank transfers:** We're changing names on some of our bank accounts, but importantly NOT account numbers and sort codes. This does mean that you may receive a "this is not a match" message when making bank transfers. If you get this message, please try replacing the old name with Everywhen. Because our legal entity isn't changing, reference to Advisory Insurance Brokers Limited or "AIBL" will be consistent and should return at least a partial match for your peace of mind.
- **Portal access:** If you use one of our online portals, your login details and access remain unchanged. Branding will update gradually.
- **New website:** Visit www.everywhen.co.uk to explore our services — and feel free to **bookmark it** so you can easily find us whenever you need.
- **Email addresses:** Our colleagues email addresses will be changing over time but don't worry, messages to old addresses will still reach us.
- **Need help?** Our customer service team is here for you. Call us on 0344 346 0586 and we'll be happy to assist.

Thank you for being part of this exciting time for our business and we look forward to bringing all Everywhen has to offer in the coming weeks and months.



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Everywhen Insurance (Stevenage)
PO Box 81509
London
EC2P 2UP

Tel: 0344 346 0586

Email:
Commercialpackagerenewals@everywhen.co.uk

22nd January 2026

Dear Ms Paul,

Your Public Liability Policy

Everywhen puts itself at the heart of what's important to you. As an insurance specialist we work hard to know our customers better than anyone else and we hope you have been happy with your policy and the relevant and personal service we provide.

Thank you for continuing to choose us for your Public Liability insurance. I can confirm that your cover was renewed with effect from 26 January 2026.

We have set up your policy based upon the information you have provided which has been detailed in your renewal documentations. Please do take some time to read all of the information provided to you to ensure we have understood your requirements and have covered your needs accordingly - it is very important to us, and of course you. If you need to make any amendments to your policy, please contact us as soon as possible.

Your Recommended Public Liability Policy

Public Liability Annual Premium	£89.00
Insurance Premium Tax @12.00%	£10.68
Customer Service Charge	£50.00
Underwriting Fee	£25.00
Total	£174.68

Mid-Term Adjustments and Cancellations

During the term of the policy we will charge £25 for any mid-term changes to your policy. This is in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed before being made. Our fees and commission are non-refundable even if you cancel your policy. Further information can be found in our Terms of Business document.

Your preferred method of communication on all of your Insurance contracts is by email. If you would like us to communicate with you by different means (e.g. paper format) please let us know.

Next Steps

Your cover is now in place. We require the following information from you within 21 days:

- None
If there is anything else we can help you with please do not hesitate to contact us. You can reach us on where we will be able to:
- Amend your policy and personal details should they change
- Answer any queries you may have about your policy/cover

Yours Sincerely,

Kelly Hider

Everywhen

Tel: 0344 346 0586

Email: Commercialpackagerenewals@everywhen.co.uk

Documents Enclosed

Policy Schedule This details the basis of your insurance quotation including property insured, sections covered, sums insured, excesses and any endorsements that apply.

Important Information Document & Terms of Business By taking out this insurance policy you are entering into a contract with us. This document provides the terms and conditions between you and us, information about us, our services and costs, your rights and how to exercise them. **Please note our Fair Processing Notice (FPN) mentioned within our Terms of Business Agreement (TOBA) has been updated. You can find details of the FPN on the following link:**
<https://everywhen.co.uk/fair-processing-notice>

IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries