



To Whom It May Concern

09 July 2019

Dear Sirs,

Our Client – Pat Munro (AIness) Ltd

We act as Insurance Brokers to the above Company and, as such, provide brief details of the Liability & Contractors All Risks Insurance we arrange on our clients behalf.

Employers' Liability

Insurer : QBE
Policy Number : 19EL249308YA
Renewal Date : 30 June 2020
Limit of Indemnity : £10,000,000 any one incident inclusive of all costs and expenses

1. Cover is in accordance with the conditions of the Employers Liability Compulsory Insurance Act 1969.
2. The policy provides indemnity to principals where required by contract.

Additional Assured: The Highland Council in respect of all Highland Council Contracts

Public Liability

Insurer : QBE
Policy Number : 19EL249308YA
Renewal Date : 30 June 2020
Limit of Indemnity : £10,000,000 any one incident or series of incidents but in aggregate in respect of Products Liability.
Excess : £2,500 any one accident.

1. There are no exclusions affecting the cover so far as the working risks of plant are concerned.
2. The policy provides indemnity to principals where required by contract.

Additional Assured: The Highland Council in respect of all Highland Council Contracts

Contractors All Risks

Insurer : Liberty
Policy Number : BRUKPH11002502
Renewal Date : 30 June 2020
Limit of Indemnity : Maximum Contract Value £ 1,500,000
: Hired-in Plant £ 250,000
Excess : £500 Each & Every claim.

Additional Assured: The Highland Council in respect of all Highland Council Contracts

We trust this is sufficient for your purpose, however, should you have any queries, please do not hesitate to contact us.

Yours faithfully,


Darren James
Development Director
DDI 01224 656699

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