

To Whom It May Concern

25 June 2020

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 : 20EL249308YA  
Renewal Date : 30 June 2021  
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 : 20PL249308YA  
Renewal Date : 30 June 2021  
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 : Aviva  
Policy Number : 100688763CSI  
Renewal Date : 30 June 2021  
Limit of Indemnity : Maximum Contract Value £ 3,000,000  
: Hired-in Plant £ 250,000  
Excess : £500 Each & Every claim.

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

**Crown House**

Prospect Road, Arnhall Business Park, Westhill, AB32 6FE

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

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 excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party 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 any third party 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 in this letter (to the extent such waiver is legally permitted).

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 English law.

Yours faithfully



Darren James  
Business Development Director  
DDI: 01224 656699

**Crown House**

Prospect Road, Arnhall Business Park, Westhill, AB32 6FE