

To Whom It May Concern

30 June 2017

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 : 16EL249308YA  
Renewal Date : 30 June 2018  
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 : 16EL249308YA  
Renewal Date : 30 June 2018  
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 : 23902657CHC-1359.  
Renewal Date : 30 June 2018  
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

**Cont/**

**Professional Indemnity**

Insurer : CFC Underwriting  
Policy Number : PSD00128512  
Renewal Date : 30 June 2018  
Limit of Indemnity : £1,000,000 each and every claim, costs and expenses in addition  
Excess : £10,000 each and every claim, excluding costs and expenses

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

Yours faithfully



Warren James  
Development Director  
DDI 01224 656699