

Insurance Details

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Policy Summary

Insurance Type:

Contractors All Risks
Public Liability
Employers Liability
Professional Indemnity

Date for Renewal:

1 September 2019

Limit of Indemnity:

Contractor's All Risks	£30 million
Public/Products Liability	£30 million
Employer's Liability	£30 million
Professional Indemnity	£10 million

Policy Numbers:

025443012018 - CAR
Y063202QBE0118A - PL
Y063202QBE0118A - EL
FI0522418 & FI0522518 & FI0522718 - PI

Situation:

Anywhere in the United Kingdom

Insurance Company:

QBE Insurance (Europe) Limited, AIG,
Lloyds and Others

Insurance Brokers:

Arthur J Gallagher
The Walbrook Building
25 Walbrook
London
EC4N 8AW

Insurance Details



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67 Lombard Street
London
EC3V 9LJ

TO WHOM IT MAY CONCERN

Telephone 0207 560 3630
Email Matthew_Lander@ajg.com
www.ajginternational.com

01st September 2018

Dear Sirs,

**RE: Bowmer & Kirkland Limited and/or subsidiary companies
Certificate of Contractors All Risk, Employers and Public Liability Insurance**

We act as Insurance Brokers to the above mentioned Group who have requested we write to confirm to you the insurance arrangements that we have effected on their behalf. Brief details of the insurances are as follows:-

All Sections

Insured: Bowmer & Kirkland Ltd and/or subsidiary companies

Period: 1st September 2018 to 31st August 2019 (both days inclusive).

Business: Holding Company; Building Contractors; Civil Engineers; Building Maintenance Contractors; Design supply and installation of structural timber and steel; Mechanical, Engineering & Electrical Contractors; Building Management Systems; Coal Screening; Profile Manufacturers; Plastering Contractors; Joinery Manufacturers; Cladding Contractors; Decorating Contractors; Interior Designers and Shop Fitters; House Builders; Partitioning & Suspended Ceilings; Special Works Refurbishment and fitting out contractors; Suppliers of cut and bent steel; Design Manufacture and Supply of Custodial Suite Equipment; Property Owners, Occupiers, Lessees and Developers; Investment Company; Repair and service of own, employees and family vehicles; Manufacture and supply of specialist audio and video communication equipment / technology.

Section 1

Type of Insurance: **Contractors All Risks**

Interest: All Risks of loss or damage to contract works in progress and/or completed, temporary works and buildings, materials, the property of the Insured or for which the Insured are responsible, including hired in plant whilst anywhere within the United Kingdom including transit risks subject to policy terms, conditions and exceptions, normal to this class of insurance.

Limit of Indemnity: GBP 30,000,000 any one contract

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Conditions: The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Debris Removal & Professional Fees
Expediting Expenses
Indemnity to Principals
Escalation
Loss Minimisation
Terrorism buy-back extension up to full sum insured for loss or damage by "All Risk" due to act of Terrorism

Insurer: QBE Insurance (Europe) Limited

Policy No: 025443012018

Section 2

Type of Insurance *Public/Products & Excess Public/Products Liability*

Insured Interest: To indemnify the Insured against all sums which the Insured becomes legally liable to pay as damages in respect of death of or bodily injury to third parties and/or loss of or damage to third party property and/or trespass, nuisance or any interference with any right of way, light, air or water happening during the period of insurance and arising out of or in connection with the insured's business including liability arising from goods sold or supplied.

Limit of Indemnity: GBP 30,000,000 any one occurrence/number of occurrences unlimited during the period of insurance but in all in any one period in respect of Products Liability.

Conditions: The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Indemnity to Principal
Legal Defence Costs – Health & Safety at Work Act 1974
Cross Liabilities.

Cover for liabilities arising from pollution or contamination is limited to GBP 30,000,000 any one occurrence and in all any one period of insurance and excludes liabilities unless due to a sudden, identifiable, unintended or unexpected event which takes place in its entirety at a specific time and place during the period of insurance.

Insurer: QBE Insurance (Europe) Limited

Policy No.: Y063202QBE0118A

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Section 3

Type of Insurance *Employers Liability*

Insured Interest To indemnify the Insured in respect of their, legal liability for death of or injury to employees arising out of and in connection with their employment all in connection with the Insured's business. Subject to policy terms, and conditions and exemptions.

Limit of Indemnity: GBP 30,000,000 any one event

Conditions: The cover is subject to terms, conditions and exceptions normal to this class of insurance including:

Compensation for Court Attendance
Legal Defence Costs
Indemnity to Principal

Insurer: QBE Insurance (Europe) Limited

Policy No: Y063202QBE0118A

This document is furnished to you as a matter of information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify in any manner the contracts of insurance between the Insured and underwriters. Any amendment, change or extension of such contract can only be effected by specific endorsement attached hereto.

Should the above mentioned contracts of insurance be cancelled, assigned or changed during the above Policy period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned Insurance Brokers.

For and on Behalf of
Arthur J. Gallagher

A handwritten signature in black ink, appearing to read 'M Lander'.

Matthew Lander
Construction Services.

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01st September 2018

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Verification of Insurance

We, the undersigned Insurance Brokers, hereby certify that the following described insurance is in force at this date. Underwritten at Lloyd's, London and Company Markets

Insured: Bowmer & Kirkland Ltd and/or Subsidiary Companies

Policy Period: 1st September 2018 to 31st August 2019 both days inclusive

Interest: Underwriters shall Indemnify the Insured for any sum which the Insured may become legal liable to pay arising from any Claim first made and Notified during the Policy Period caused by any negligent act, error or omission in execution of the Insured's Professional Activities.

Professional Activities: The Professional Activities in respect of which cover is granted by this Policy shall mean the performance by the Insured of any professional performance by the Insured of any professional

- design or specification
- supervision of construction
- feasibility study
- technical information calculation
- surveying
- engineering
- planning supervisor or designer within the meaning of the Construction Design Management regulations
- property manager
- design and/or advice in respect of temporary works
- project management
- construction management, both pre-construction and during the construction period.

Limit of Indemnity: GBP 10,000,000 in the aggregate including costs and expense plus unlimited round the clock reinstatements*

Conditions: Subject to the terms, conditions and exceptions of the policy.

Insurer: AIG, Lloyd's & Others.

Policy No: FI0522418 & FI0522518 & FI0522718

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*A policy insured on an aggregate plus unlimited reinstatements basis provides the equivalent of each and every claim insurance, the full limit of indemnity is available for each claim that is made during the policy period. It is an insurance market mechanism to rotate the insurers liability and spread the risk across the program.

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