

25 August 2024

## TO WHOM IT MAY CONCERN

Dear Sirs,

**Insured:** **Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Companies Associated By Shareholding including Munro Building Services Ltd**

We act as Insurance Brokers for the above mentioned Insured and we can confirm that we have incepted the below insurance on their behalf for the Period commencing 1 September 2024 and expiring on 31 August 2025, both dates inclusive. Brief details of the insurance are as follows:

### **Employers Liability Insurance**

**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 in connection with the Insured's Business within Territorial Limits.

**Limit of Liability:** £10,000,000 any one Occurrence but £5,000,000 any one Occurrence in respect of Terrorism

**Conditions:** Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

**Territorial Limits:** Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man or the Channel Islands but including:  
a) Employees on business trips outside of these territories in a non-manual capacity  
b) manual and non-manual Employees temporarily employed outside these territories provided that the contract of employment was entered into in the aforesaid countries

**Insurer(s):** QBE UK Limited

**Policy Reference(s):** B1262CJ0060124

The above mentioned policy contains an Indemnity to Principals clause which automatically indemnifies any Principal (including any Employer, local authority or funder) against any legal liability of the Insured arising out of the Insured's Business with such Principal, where required by any contract or agreement.

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 Insurer(s). 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 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 (UK) Limited



Matthew Lander



Insurance | Risk Management | Consulting

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