

Policy Summary

Insurance Type:

Contractors All Risks
Public Liability
Employers Liability
Professional Indemnity

Policy Numbers:

B1262CJ0060124- CAR B1262CJ0060124, B1262CJ0061024, B1262CJ0061124 - PL B1262CJ0060124 & B1262CJ0061024 - EL B1262CJ0006124 - PI

Insurance Company:

QBE UK Limited and other co-insurers Chubb European Group SE and Other coinsurers

Insurance Brokers:

Arthur J Gallagher 67 Lombard Street London EC3V 9LJ

Date for Renewal:

1 September 2025

Limit of Indemnity:

Contractor's All Risks
Public/Products Liability
Employer's Liability
Professional Indemnity

£30 million £30 million £30 million

Situation:

Anywhere in the United Kingdom





25 Walbrook, London matthew_lander@ajg.

28 August 2024

TO WHOM IT MAY CONCERN

Dear Sirs

Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Insured:

Companies Associated By Shareholding

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

Construction All Risks Insurance

Interest: All Risks of loss or damage to permanent works and/or temporary works executed,

or in the course of execution, and materials (including free issue materials) and all other property intended for incorporation therein in connection with the Insureds Business anywhere within Territorial Limits. Cover includes owned or hired in constructional plant tools and equipment for which the Insured is responsible up to

Sum Insured: £30,000,000 any one Occurrence / maximum Contract value

£30,000,000 any one Occurrence in respect of owned Plant £30,000,000 any one Occurrence in respect of Hired-In Plant

subject to a maximum combined limit for works and plant (owned and hired-in) of $\pounds 40,000,000$ any one Occurrence.

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

of the Policy.

Territorial Limits: The United Kingdom, Channel Islands and Isle of Man.

Insurer(s): Policy Reference(s): B1262CJ0060124

Additional Notes: We can confirm that we have arranged Terrorism Insurance with this Policy and that

the Insurer is a member of Pool Re

This Policy contains a multiple insured clause which automatically notes any Employer, and/or sub-contractor and/or financial institution with an interest in the works where required by contract.

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: £30,000,000 any one Occurrence but £5,000,000 any one Occurrence in respect of

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

the Policy.

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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 manual and non-manual Employees temporarily employed outside these territories provided that the contract of employment was entered into in the aforesaid countries

QBE UK Limited and other co-insurers Insurer(s): B1262C,I0060124 B1262C,I0061024 Policy Reference(s):

Third Party Liability Insurance

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 and arising out of or in connection with the Insured's Business including liability arising from goods sold or supplied within Territorial Limits.

Limit of Liability:

Territorial Limits:

Conditions:

 $\mathfrak{L}30,000,000$ any one Occurrence but $\mathfrak{L}30,000,000$ any one Occurrence and in the aggregate for the Period in respect of Products Liability and Pollution or

Cover provided by this insurance is subject to the terms, conditions and exclusions of

Contamination Liability.

Worldwide QBE UK Limited and other co-insurers Insurer(s):

Policy Reference(s): B1262CJ0060124, B1262CJ0061024, B1262CJ0061124

The above mentioned policies contains an Indemnity to Principals clause which automatically indemnifies any Principal (including any Employer, local authority or funder), where required by any contract or agreement. Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

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 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

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28 August 2024

TO WHOM IT MAY CONCERN

APPLICABLE TO CONTRACTS WHERE:

- PROFESSIONAL SERVICES WERE UNDERTAKEN POST 20 DECEMBER 2018; OR
 WHERE PRACTICAL COMPLETION WAS ACHIEVED POST 20 DECEMBER 2018 ONLY

Dear Sirs,

Insured:

Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Companies

Associated by Shareholding as declared to Insurers

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:

Type of Insurance:

Professional Indemnity Insurance

Limit of Liability:

£10,000,000 any one claim and in the aggregate for the Period, including costs and

£2,000,000 any one claim and in the aggregate for the Period, including costs and expenses

in respect of asbestos.

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

Chubb European Group SE and other co-insurers

Reference(s): B1262CJ0006124

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 Insurers. Any amendment, change or extension of such contact 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

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