



TO WHOM IT MAY CONCERN

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01st September 2017

Dear Sirs,

**RE: Bowmer & Kirkland Limited and/or subsidiary companies including Integrated Building Management Systems Ltd
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 including Integrated Building Management Systems Ltd

Period: 1st September 2017 to 31st August 2018 (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

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: 025443012017

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.: Y063202QBE0117A



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: Y063202QBE0117A

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 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 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

Matthew Lander
Construction Services.