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Palmaris Services Ltd &/or Subsidiary Companies ('you')
1 Northburn Road
Coatbridge
ML5 2HY

30 November 2020

Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that the contract(s) of insurance described on the attached pages (the 'Insurances') are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Sincerely,

Andrew Tibbetts, Chartered Insurance Broker
Client Service Advisor
For and on behalf of Aon UK Limited

The Insurances

Public & Products Liability

Insured	Palmaris Services Ltd &/or Subsidiary Companies
Business Description	Facilities management including manned security, cleaning services, property services, electronic fire & security, central station/CCTV monitoring
Insurer	QBE Europe SA/NV, a Belgian incorporated insurance company via Sutton Specialist Risks Scheme
Policy Number	Y083368QBE0120A
Policy Period	01 December 2020 to 30 November 2021 both days inclusive
Limit of Indemnity	GBP 10,000,000 any one occurrence / unlimited in any one period of insurance. Limit applies in the aggregate in respect of Products Liability and Pollution Liability
Excess / Deductible	<ul style="list-style-type: none"> • Work in or on mainframe computer suites – GBP 2,500 • Guarding in or on building sites, car compounds or open cast mines, Work on or involving sprinklers and wet risers, Pressure Washing – GBP 1,000 • Wheelclamping/Fidelity Bonding, Window Cleaning, Fidelity Bonding, Financial Loss (ex. Products), Financial Products including Products, (excluding 10% of claim), Use of heat (cleaning only), Misuse of Phones, Data Protection Act (excluding 10% of claim), Libel or Slander (excluding 10% of claim) GBP 500 • Any Other Work – GBP 250 • Accidental Discovery of Asbestos – GBP 5,000 • Rented or leased premises – GBP 100 • Financial Loss – GBP 500 or 10% whichever is the greater
Other	<ul style="list-style-type: none"> • Indemnity to Principal – Included • Inefficacy Extension – Included • Loss of Keys Extension – GBP 75,000 in the aggregate; Deductible 10% of loss or GBP 250 whichever is the greater

Employers' Liability

Insured	Palmaris Services Ltd &/or Subsidiary Companies
Insurer	QBE Europe SA/NV, a Belgian incorporated insurance company via Sutton Specialist Risks Scheme
Policy Number	Y083368QBE0120A
Policy Period	01 December 2020 to 30 November 2021 both days inclusive
Limit of Indemnity	GBP 10,000,000 any one occurrence

**Professional Indemnity**

Insured	Palmaris Services Ltd &/or Subsidiary Companies
Insurer	QBE Europe SA/NV, a Belgian incorporated insurance company via Sutton Specialist Risks Scheme
Policy Number	Y083368QBE0120A
Policy Period	01 December 2020 to 30 November 2021 both days inclusive
Retroactive Date	01 December 2012
Limit of Indemnity	GBP 2,000,000 in the aggregate including costs and expenses
Deductible	GBP 5,000 each and every claim including costs and expenses