



60 York Street  
Glasgow  
G2 8JX  
t: +44 (0)141 222 3014

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

03 December 2021

### **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,

Vicki McCrystal  
Client Service Manager  
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	10006928SF
Policy Period	01 December 2021 to 30 November 2022 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"> <li>• Asbestos accidental discovery - £5,000 each and every claimant</li> <li>• Work in or on server rooms and data centres – GBP 2,500</li> <li>• Guarding in or on building sites, car compounds or open cast mines, escape of water – GBP 1,000</li> <li>• Work on or involving sprinklers and wet risers – GBP 2,500</li> <li>• Service Indemnity (motor vehicle and contents property damage) GBP 500 any one claim</li> <li>• Work involving underground services, excavation or underground cabling GBP 2,500 any one occurrence</li> <li>• Libel, slander or defamation – excess due is the % show of claim value – 10% any one occurrence</li> <li>• Any Other Work – GBP 250</li> <li>• Rented or leased premises – GBP 100</li> <li>• Financial Loss – GBP 500 any one claim</li> </ul>
Other	<ul style="list-style-type: none"> <li>• Indemnity to Principal – Included</li> <li>• Inefficacy Extension – Included</li> <li>• Loss of Keys Extension – GBP 75,000 in the aggregate; Deductible 10% of loss or GBP 250 whichever is the greater</li> </ul>

### 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	10006928SF
Policy Period	01 December 2021 to 30 November 2022 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	10006928SF
Policy Period	01 December 2021 to 30 November 2022 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