

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

1.	Name(s) of insured	Status of entity	Policy Number
	Palmaris Services Ltd	Limited	10006928SF
	Trading name(s):		
2.	Date of commencement of insurance policy	01/12/2023	
3.	Date of expiry of insurance policy	30/11/2024	

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c); or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
3. the policy covers the holding company and all its subsidiaries
 Fraser Fire Alarms Ltd

Signed on behalf of QBE UK Limited (Authorised Insurer)



Notes

- (a)** *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b)** *Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c)** *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.



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

29th November 2023

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,

Jane Gibson
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	10006928SF
Policy Period	01 December 2023 to 30 November 2024 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"> • Asbestos accidental discovery - £5,000 each and every claimant • Work in or on server rooms and data centres – GBP 2,500 • Guarding in or on building sites, car compounds or open cast mines, escape of water – GBP 1,000 • Work on or involving sprinklers and wet risers – GBP 2,500 • Service Indemnity (motor vehicle and contents property damage) GBP 500 any one claim • Work involving underground services, excavation or underground cabling GBP 2,500 any one occurrence • Libel, slander or defamation – excess due is the % show of claim value – 10% any one occurrence • Any Other Work – GBP 250 • Rented or leased premises – GBP 100 • Financial Loss – GBP 500 any one claim
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	10006928SF
Policy Period	01 December 2023 to 30 November 2024 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 2023 to 30 November 2024 both days inclusive
Retroactive Date	01 December 2012
Limit of Indemnity	GBP 5,000,000 in the aggregate including costs and expenses
Deductible	GBP 5,000 each and every claim including costs and expenses