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22<sup>nd</sup> March 2023

HF Comms Ltd  
100 Albert Drive  
Glasgow  
G41 2SJ

Dear Sirs,

**To Whom It May Concern**

**Client Information Letter - HF Comms Ltd**

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.

Please note as a result of change in carrier for the Primary Professional Indemnity policy, the policy number is still to be confirmed, however we can confirm cover is in force.

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.

Yours sincerely,

Nicola Gow  
Client Service Advisor  
For and on behalf of Aon UK Limited

## The Insurances

### Employers' Liability

Insurer	Zurich Insurance plc
Policy Number	JX842347
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	£10,000,000 any one occurrence inclusive of legal costs
Conditions	Includes Indemnity to Principal No Depth Limitation No Height Limitation

### Excess Employers' Liability

Insurer	Chubb European Group SE
Policy Number	UKCASO13795120
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	£15,000,000 in excess of £10,000,000
Conditions	Follows above policy

### Public and Products Liability

Insurer	Zurich Insurance plc
Policy Number	LW842341
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	£5,000,000 any one occurrence and in all in respect of Products Liability reducing to £1,000,000 in respect of Environmental Clean Up costs
Excess	£500 each and every loss
Conditions:	Includes Indemnity to Principal No Depth Limitation No Height Limitation Hot works covered

### Excess Public and Products Liability

Insurer	Chubb European Group SE
Policy Number	UKCASO02917113 (both days inclusive)
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	£5,000,000 in excess of £5,000,000
Conditions:	Follows above policy

### Excess Public and Products Liability

Insurer	QBE Insurance Europe
Policy Number	Y087122QBE0123A
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	£10,000,000 in excess of £10,000,000
Conditions:	Follows above policy

### Contractors All Risks

Insurer	Zurich Insurance plc
Policy Number	KU230353
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Limit of Indemnity	Contract Works - £3,500,000 any one contract
Plant	Own Plant - £200,000 any one occurrence Hired in Plant - £150,000 any one occurrence Employees' Tools / Effects - £7,500 in all Max of £250 per employee
Excess	£2,500 each & every occurrence reducing to £50 in respect of employees' tools and personal effects
Indemnity to Principal	Included

### Professional Indemnity

Insurer	Primary Policy: Talbot Underwriting Ltd (Syndicate TAL1183 @ Lloyd's) (50%) / Nexus Underwriting Ltd (50%)  Excess Layer: Allied World Assurance Company (Europe) Dac
Policy Number	Primary Policy: CFL31502B23 Excess Layer Policy: AWCD24889
Policy Period	20 <sup>th</sup> March 2023 -19 <sup>th</sup> March 2024 (both days inclusive)
Indemnity Limit:	£5,000,000 in the aggregate including costs and expenses
Excess	£15,000 each & every claim increasing to £25,000 for control panel work
Policy Form	Design & Construct Wording

### General Notes:

Any amendments to the standard form of contract should be drawn to the attention of the contractor