

19th March 2024

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 we have placed contract(s) of insurance on behalf of You, our Client, as described below ("Insurance(s)"). The Insurance(s) is/are in force as at the date of this letter.

This letter is not to be understood as providing advice of any kind. You are responsible for any assumptions you may make regarding the cover afforded by the Insurance(s), which are subject to the terms, conditions and exclusions of each policy.

The issue of this letter does not make the person or organisation to whom/which it is sent an additional insured or loss payee, nor does it modify the Insurance(s) in any way.

We are not acting as the agent of insurer(s) in providing this letter.

We accept no obligation to update this letter should any of the Insurance(s) be cancelled, assigned, not renewed or changed in such a manner as to affect the accuracy of this document.

This letter is provided on the strict understanding that we do not owe or assume any duty, liability or responsibility whether in contract, tort or otherwise to anyone other than our Client. To the fullest extent permitted by law, we shall not be liable for any loss arising directly or indirectly from any use of this document by anyone other than our Client.

This letter will be governed by and construed in accordance with the laws of England and Wales and the parties shall submit to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim that arises out of or in connection with this letter or its subject matter or formation (including non-contractual disputes or claims).

If you do not accept the basis on which this letter is provided, including the exclusions of liability set out above, please return the letter to us immediately.

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 th March 2024 -19 th March 2025 (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 th March 2024 -19 th March 2025 (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 th March 2024 -19 th March 2025 (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 th March 2024 -19 th March 2025 (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	Y087122QBE0124A
Policy Period	20 th March 2024 -19 th March 2025 (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 th March 2024 -19 th March 2025 (both days inclusive)
Limit of Indemnity	Contract Works - £3,500,000 any one contract
Plant	Own Plant - £150,000 any one occurrence Hired in Plant - £350,000 Any One Occurrence with £75,000 limit in respect of Owners Continuing Hire Charges – 3 months indemnity period. Employees' Tools / Effects - £2,000 in all, max £250 per employee
Excess	£2,500 each & every occurrence reducing to £50 in respect of employees' tools and personal effects. In the case of Theft the first £10,000.
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 th March 2024 -19 th March 2025 (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