

TO WHOM IT MAY CONCERN

Ref: BDST01 SH/VM
26th October 2021

Dear Sirs,

RE: B. D. STRUCTURES LIMITED

This letter is to confirm details of our above client's insurance arrangements as follows:

1. Employers Liability

Insurer: A consortium of AIG (Standard and Poors rating A+) and Covea (Standard and Poors rating A+) via Pen Underwriting Limited.

Policy Number: P/CTC/10833

Limit of Indemnity: £10,000,000 – any one incident

Period of Insurance: 1st November 2021 to 31st October 2022

Excess: Nil

2. Public / Product Liability

Insurer: (i) A consortium of AIG (Standard and Poors rating A+) and Covea (Standard and Poors rating A+) via Pen Underwriting Limited (Primary £5,000,000 layer)
(ii) AIG (Standard and Poor's rating A+) (Excess of Loss £5,000,000 layer)

Policy Numbers: (i) P/CTC/10833 (Pen Underwriting)
(ii) 25052685 (AIG)

Limit of Indemnity: £10,000,000 (£5,000,000 base layer & £5,000,000 excess layer)– any one incident (Public Liability) and in aggregate in any one year (Product Liability)

Period of Insurance: 1st November 2021 to 31st October 2022

Excess: £1,000 in respect of Third Party Property Damage increased to £2,500 in respect of use of heat

* Includes use of heat equipment on Third Party Premises, subject to Heat Precautions Warranty.

* Includes the negligent acts of bona-fide sub-contractors.

3. Contract Works

Insurer: Munich Re Syndicate Limited (Syndicate 457 at Lloyds)
(Standard and Poors Rating A+) via NMU Speciality Limited

Policy Number: EAA021706800

Contract Limit: £1,500,000 any one contract

Period of Insurance: 1st November 2021 to 31st October 2022

Excess : £1,000

Including loss or damage to hired in plant anywhere in Great Britain, Northern Ireland, Channel Isles and Isle of Man, subject to the following limits:-

Limit Any One Item: £300,000
Limit Any One Event: £500,000
Excess: £1,000

4. Professional Indemnity Insurance

Insurer: Tokio Marine HCC
(Standard and Poors Rating AA-)

Policy Number: PI16K549211

Limit of Indemnity: £5,000,000 – any one incident and in aggregate in any one year

Period of Insurance: 1st November 2021 to 31st October 2022

Excess : £5,000

Please note:

- Insured occupation: design, manufacture, supply and installation of structural steelwork and all activities ancillary thereto.
- Indemnity to principal clause included.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy, in some circumstances such as the event of non payment of premiums due, cancellation could occur before the normal expiry date. I would be pleased to confirm the current position upon request.

Kind regards,

Yours sincerely,
BURROW HUMPHREYS LIMITED



Steve Humphreys
Managing Director
Chartered Insurance Broker

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