

CBES Ltd ("you")  
Caledonia House  
Lawmoor Street  
Glasgow  
G5 0US

18 June 2026

Dear Sirs

## 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 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 faithfully



Frances Laverty

Client Service Manager

For and on behalf of Aon UK Limited

## The Insurances

**We can confirm that the following policy covers CBES Ltd activities in the Republic of Ireland**

### Primary Combined Liability

Insured	CBES Ltd
Insurer	AXA XL Insurance Company UK Ltd
Policy Number	UKG0041260MM26A
Policy Period	22 June 2026 to 21 June 2027
Cover	<p><b>Employers' Liability</b></p> <p>Legal liability to pay damages and claimant's costs and expenses for death of or bodily injury/disease/illness caused to an employee in the course of their employment during the period of insurance</p> <p><b>Public/Products Liability</b></p> <p>Legal liability to pay damages and claimants costs in respect of injury to third parties or loss or damage to their property during the period of insurance and in the course of the Business</p>
Limit of Indemnity	<p><b>Employers' Liability</b></p> <p>Main Limit of Indemnity:</p> <ul style="list-style-type: none"> <li>£10,000,000 any one event</li> </ul> <p>Sub-limits of Indemnity:</p> <ul style="list-style-type: none"> <li>Terrorism – £5,000,000 any one event</li> <li>Corporate Manslaughter and Corporate Homicide Legislation – Legal Defence Costs – £1,000,000 in the aggregate</li> </ul> <p><b>Public/Products Liability</b></p> <p>Main Limits of Indemnity:</p> <ul style="list-style-type: none"> <li>Public Liability – £20,000,000 any one event</li> <li>Products Liability – £20,000,000 in the aggregate</li> <li>Pollution Liability (caused by a sudden, unintended and unexpected happening) – £20,000,000 in the aggregate</li> </ul> <p>Sub-limits of Indemnity:</p> <ul style="list-style-type: none"> <li>Corporate Manslaughter and Corporate Homicide Legislation – Legal Defence Costs – £1,000,000 the aggregate</li> <li>Data Protection Legislation – £5,000,000 in the aggregate in respect of Material Damage and £1,000,000 in the aggregate in respect of Non-Material Damage</li> <li>Financial Loss (caused by injury or damage) – £1,000,000 in the aggregate</li> <li>Pollution Clean Up Costs – £5,000,000 in the aggregate</li> <li>Legionella – £20,000,000 the aggregate</li> <li>Asbestos Partial Buyback – £1,000,000 in the aggregate</li> </ul>
Deductible	<p><b>Employers' Liability</b></p> <ul style="list-style-type: none"> <li>£Nil</li> </ul>

	<b>Public/Products Liability</b> <ul style="list-style-type: none"> <li>£5,000 any one event for loss or damage to property</li> <li>Financial Loss – 10% or £5,000 of each and every event, whichever is the greater</li> <li>Asbestos Partial Buyback – £5,000 each and every claimant including Bodily Injury costs inclusive</li> </ul>
Conditions	<ul style="list-style-type: none"> <li>Including Contractual Liability for legal liability for damages in respect of injury or damage, including defence costs</li> <li>Including work involving the application of heat (“Hot Work”), subject to adherence with Burning, Welding and Cutting Condition</li> <li>Including Bona-Fide Subcontractors Condition</li> <li>Including Asbestos Partial Buyback Extension</li> <li>Including Work on Garage Forecourts</li> <li>Efficacy – there is no exclusion of the “efficacy risk”</li> </ul>

#### **Public/Products Liability - Specific Wording for Indemnity to Principal and Waiver of Subrogation**

##### **Indemnity to Principal and Waiver of Subrogation**

It is agreed that where any written contract or agreement with a **Principal** so requires:

(a) the **Insurer** will indemnify in addition the **Principal** to the extent required by the contract or agreement in respect of the **Principal's** liability arising from the performance of such contract or agreement, but only in respect of liability for which the **Insured** would have been entitled to indemnity under this **Policy** if the claim had been made against the **Insured**;

(b) the **Insurer** will waive rights of subrogation against the **Principal**;

(c) notwithstanding General Condition 5.9 – Other Insurance, this **Policy** shall act as the primary insurance to the extent required by the contract or agreement in respect of the **Principal's** liability arising from the performance of such contract or agreement, but only in respect of liability for which the **Insured** would have been entitled to indemnity under this **Policy** if the claim had been made against the **Insured**.

Provided that

i (i) the **Insured** has arranged with the **Principal** for the conduct and control of all such claims to be vested with the **Insurer**;

ii (ii) the **Principal** shall, as though they were the **Insured**, observe, fulfil and be subject to the terms and conditions of this **Policy** in so far as they can apply;

iii (iii) no rights of subrogation are waived against subcontractors appointed by the **Insured**.

The indemnity in this extension will not apply to any legal liability or pay any amounts:

(1) arising from loss of or damage to **Property** caused by any risk against which the **Insured** is required to effect a material damage and/or business interruption type policy of insurance by the conditions of any contract or agreement entered into by the **Insured** with the **Principal**.

(2) arising from the sole negligence of any **Principal** or parties other than the **Insured**.