

3 June 2019

250 South Oak Way
Green Park
Reading
RG2 6UG

To Whom It May Concern

Direct 0118 945 0013

Confirmation of Insurance Cover

Re: Protective Environments Limited

We act as Insurance brokers to the above named Client and at their request confirm that the insurance summarised below has been effected. Brief details of the insurance are as follows:

Contractors All Risks

Policy Period : 1 June 2019 to 31 May 2020
Limit of Indemnity : 1. Damage to the Works - £10,000,000 any one contract
2. Own Plant & Equipment - £20,000
3. Hired-in Plant - £250,000
Excluding Terrorism
Insurers : Aviva Insurance Ltd
Policy Number : 24795615 ENP

Combined Liability

Policy Period : 1 June 2019 to 31 May 2020
Limit of Indemnity : 1. Employers Liability - £10,000,000 any one event, reduced to £5,000,000 in respect of Asbestos and Terrorism
2. Public Liability - £5,000,000 any one event
3. Product Liability - £5,000,000 in the aggregate any one period
4. Financial Loss - £250,000 in the aggregate any one period
Excluding Terrorism, except for Employers Liability.

Inefficacy : Cover extends to include the legal liability of the Insured, up to an aggregate limit of £5,000,000 arising from the failure of
a) any security Product to correctly fulfil its intended function
b) the Insured to carry out the security services they have been contracted to perform
where such failure arises from any negligent act error or omission (including wrongful advice other than where such advice has been provided for a fee) by the Insured

- Work at Height : The policy contains no exclusions for carrying out work at height
- Hot Work : The policy includes cover for hot work, subject to compliance with the following condition:
- “It is a condition precedent to liability of the Company under Section 2 of this Policy that in respect of the use away from the Insured's premises of electric oxy-acetylene or similar welding or cutting or grinding equipment blow lamps or blow torches the undernoted precautions shall be complied with
1. before starting such work
 - a) a person (the “Responsible Person”) shall be made responsible for fire safety and for ensuring that reasonable precautions to prevent Damage are taken
 - b) all persons shall be made aware of the location of the site's fire alarms and fire-fighting equipment
 - c) the Responsible Person shall examine all property within six metres from where the heat is being applied and where possible remove all moveable combustible materials or otherwise cover and protect combustible materials which cannot be removed by overlapping sheets or screens of non-combustible material
 - d) if work is to be carried out overhead the area beneath must be cleaned and moveable combustible material removed
 - e) before heat is applied to material built into or projecting through one side of a wall or partition an inspection shall be made of the other side of the wall or partition to ensure that no combustible materials are in danger of ignition by direct or conducted heat
 2. during the course of such work
 - a) other than for the use of blowlamps or blowtorches in private dwelling houses, a person who is trained in the use of fire-extinguishing appliances shall work alongside the operator of the equipment to look out for an outbreak of fire
 - b) there shall be available for immediate use near to the work
 - i) a nine litre capacity fire extinguisher or other equivalent means of fire extinguishment of a type suitable for the combustible material and the premises
 - ii) if available and if appropriate approval has been obtained, a hose connected to the nearest hydrant with water turned on and controllable at the nozzle of the hose
 - c) blow lamps or blow torches shall be lighted as short a time as possible before use, extinguished immediately after use and while lighted shall not be left unattended

d) gas cylinders not required for immediate use shall be kept at least six metres from where the heat is being applied

3. after ceasing such work a thorough examination must be made of the area in which work has been undertaken half an hour after the termination of each period of work.

Insurers : Chubb European Group SE
Policy Number : UKCASC86397

Excess Public/Product Liability

Policy Period : 1 June 2019 to 31 May 2020
Limit of Indemnity : 1. Public Liability - £5,000,000 any one event in excess of £5,000,000
2. Product Liability - £5,000,000 in the aggregate in excess of £5,000,000
over and above the underlying £5,000,000 cover provided by Chubb
Inefficacy : Excluded
Insurers : Liberty Mutual Insurance Europe Ltd
Policy Number : B0901CU1917353000

Professional Indemnity

Policy Period : 1 June 2019 to 31 May 2020
Limit of Indemnity : £5,000,000 any one claim, costs and expenses in addition up to a maximum amount of £5,000,000.
NB. In respect of any claims made against the Insured within the USA, the limit is reduced to £5,000,000 in the aggregate, including costs and expenses.
Insurers : CFC Underwriting Ltd on behalf of certain underwriters at Lloyds
Policy Number : PSH0021162609

Excess Professional Indemnity

Policy Period : 1 June 2019 to 31 May 2020
Limit of Indemnity : £5,000,000 any one claim, plus costs and expenses in excess of the underlying £5,000,000 cover provided by CFC Underwriting
Insurers : Arch Insurance Company (Europe) Ltd
Policy Number : P0008437PI2019SU2

These statements have been made in good faith and are a summary of the insurance cover in force as at the date of this letter (which insurance remains subject to the full terms and conditions of the subscribing insurers' policy), We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expenses thereby occasioned to any recipient of this letter however so occasioned.

Should the insurance cover be cancelled, assigned or changed in any way during the period of insurance, neither we nor the subscribing insurer(s) accept any obligation to notify any recipient of this letter.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Notwithstanding the issuance of this letter we are and remain solely the agent of our Client in this matter and owe no duties to any recipient of this letter. Should you need any further information please contact the undersigned.

Yours faithfully



Trevor Hopkins Cert CII
Partner