



## TO WHOM IT MAY CONCERN

19<sup>th</sup> August 2024

Name of Insured: Weatherproofing Advisors Ltd

Principal Address: Advisor House, West Avenue, Blantyre Industrial Estate, Blantyre, G72 0UZ Business

Description: Weather protection specialists, roofing contractors, installation, certification and maintenance of mansafe systems and property owners

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients' insurance cover for your information as follows:

### Employers' Liability

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y010360QBE0124
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business.
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Indemnity Limit:</b>	£10,000,000 any one occurrence, costs inclusive

### Public Liability (Primary)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y010360QBE0124
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business.
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Indemnity Limit:</b>	£5,000,000 any one occurrence
<b>Excess:</b>	£2,500

### Towergate Insurance Brokers

The Beacon, 176 St. Vincent St, Glasgow, G2 5SG

Tel: **0141 223 6800** Email: [glasgow@towergate.co.uk](mailto:glasgow@towergate.co.uk)

[www.towergate.com](http://www.towergate.com)

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Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD.



### Products Liability (Primary)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y010360QBE0124
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business for products sold or supplied.
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£5,000,000 in the aggregate
<b>Layer limit of indemnity:</b>	£5,000,000

### Public Liability (Excess Layer- 1)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y086580QBE0124A
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third-party property damage arising out of their business.
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000 over Primary £5,000,000

### Public Liability (Excess Layer- 1)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y086580QBE0124A
<b>Cover Basis:</b>	Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third-party property damage arising out of their business.

<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000 over Primary £5,000,000

#### Products Liability (Excess Layer 1)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y086580QBE0124A
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£5,000,000
<b>Layer limit of indemnity:</b>	£5,000,000 over Primary £5,000,000

#### Public and Products Liability (Excess Layer 2)

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y148883QBE0124A
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Excess layer:</b>	£5,000,000 over Primary £5,000,000 & Excess Layer 1 £5,000,000

**Total Limit of Indemnity over 3 Policies:** £15,000,000

#### Contract Works

<b>Insurer:</b>	QBE UK Limited
<b>Policy Number:</b>	Y148883QBE0124A
<b>Cover Period:</b>	31 <sup>st</sup> March 2024 to 30 <sup>th</sup> March 2025
<b>Cover Basis:</b>	Loss or damage to the permanent and temporary works, materials, construction plant, tools equipment, temporary buildings and other equipment used in connection with the contract, owned by the above client or for which they are responsible
<b>Contractors All Risks:</b>	£2,500,000 £2,500 Excess increasing to £25,000 Escape of Water
<b>Hired In Plant:</b>	£500,000 £2,500 Excess
<b>Own Plant:</b>	£235,000 £2,500 Excess

### Professional Indemnity (Primary Layer)

**Insurer:** American International Group UK Limited  
**Policy Number:** 0034601249  
**Cover Basis:** Insurers will indemnify the above client in respect of their legal liability arising out of their professional activities, as a direct result of negligence on the part of the Insured in the conduct and execution of their professional activities.  
**Cover Period:** 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025  
**Indemnity Limit:** £2,000,000 in the aggregate  
**Excess:** £25,000

### Professional Indemnity (Excess Layer)

**Insurer:** International General Insurance Company (UK) Ltd placed through Bishopsgate Insurance Brokers Ltd t/a Compass London Markets  
**Policy Number:** B0831PI0234423  
**Cover Period:** 23<sup>rd</sup> August 2023 to 31<sup>st</sup> March 2025  
**Excess layer:** £3,000,000  
**Primary indemnity limit:** £2,000,000

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully



Ann Hainey  
Account Handler  
**Towergate Insurance Brokers**  
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This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.