



Capella Building 9th Floor
60 York Street
Glasgow
G2 8JX
t +44 (0)141 248 5070

Keith Gallagher
Balcas Limited
75 Killadeas Road
Laragh
Ballinamallard
Enniskillen
Farmanagh
BT94 2ES

3 April 2024

Dear Keith

Client Information Letter - Balcas Ltd and Subsidiary Companies (including Balcas Timber 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,

Catherine Rooney
Client Service Advisor
For and on behalf of Aon UK Limited



The Insurances

Combined Liability

Insurer:	Aspen Insurance UK Ltd
Policy number:	I0AF5PR22A0J
Cover period:	01 April 2024 to 31 March 2025
Employers Liability Indemnity limit:	£25,000,000 any one occurrence
Public & Products Liability Indemnity limit:	£10,000,000 any one occurrence, and in the aggregate in respect of Products Liability
Includes:	Indemnity to Principal

Hired In Plant

Insurer:	QBE
Policy number:	066286/01/2024/0000
Cover period:	01 April 2024 to 31 March 2025
Indemnity limit:	£300,000 any one accident