Gallagher

Insurance | Risk Management | Consulting

The Walbrook Building
25 Walbrook, London
EC4N 8AW,
United Kingdom

07776165992
matthew_lander@ajg.com
www.ajg.com/uk

31 August 2026

TO WHOM IT MAY CONCERN

Dear Sirs,

Insured:	**Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Companies Associated By Shareholding including Adcock Refrigeration and Air Conditioning Ltd**

We act as Insurance Brokers for the above mentioned Insured and we can confirm that we have incepted the below insurances on their behalf for the Period commencing 1 September 2026 and expiring on 31 August 2027, both dates inclusive. Brief details of the insurances are as follows:

Construction All Risks Insurance

Interest: All Risks of loss or damage to permanent works and/or temporary works executed, or in the course of execution, and materials (including free issue materials) and all other property intended for incorporation therein in connection with the Insureds Business anywhere within Territorial Limits. Cover includes owned or hired in constructional plant tools and equipment for which the Insured is responsible up to the Sum Insured.

Sum Insured: £30,000,000 any one Occurrence / maximum Contract value
£30,000,000 any one Occurrence in respect of owned Plant
£30,000,000 any one Occurrence in respect of Hired-In Plant

subject to a maximum combined limit for works and plant (owned and hired-in) of £40,000,000 any one Occurrence.

Conditions: Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

Territorial Limits: The United Kingdom, Channel Islands and Isle of Man.

Insurer(s): QBE UK Limited
Policy Reference(s): B1262CJ0060126

Additional Notes: We can confirm that we have arranged Terrorism Insurance with this Policy and that the Insurer is a member of Pool Re.

This Policy contains a multiple insured clause which automatically notes any Employer, and/or sub-contractor and/or financial institution with an interest in the works where required by contract.

Employers Liability Insurance

Interest: To indemnify the Insured in respect of their, legal liability for death of or injury to employees arising out of and in connection with their employment in connection with the Insured's Business within Territorial Limits.

Limit of Liability: £30,000,000 any one Occurrence but £5,000,000 any one Occurrence in respect of Terrorism

Conditions: Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

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Territorial Limits: Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man or the Channel Islands but including:

a) Employees on business trips outside of these territories in a non-manual capacity
b) manual and non-manual Employees temporarily employed outside these territories provided that the contract of employment was entered into in the aforesaid countries

Insurer(s): QBE UK Limited and other co-insurers

Policy Reference(s): B1262CJ0060126, B1262CJ0061026

Third Party Liability Insurance

Interest: To indemnify the Insured against all sums which the Insured becomes legally liable to pay as damages in respect of death of or bodily injury to third parties and/or loss of or damage to third party property and/or trespass, nuisance or any interference with any right of way, light, air or water happening during the Period and arising out of or in connection with the Insured's Business including liability arising from goods sold or supplied within Territorial Limits.

Limit of Liability: £30,000,000 any one Occurrence but £30,000,000 any one Occurrence and in the aggregate for the Period in respect of Products Liability and Pollution or Contamination Liability.

Conditions: Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

Territorial Limits: Worldwide

Insurer(s): QBE UK Limited and other co-insurers

Policy Reference(s): B1262CJ0060126, B1262CJ0061026, B1262CJ0061126

The above mentioned policies contains an Indemnity to Principals clause which automatically indemnifies any Principal (including any Employer, local authority or funder), where required by any contract or agreement. Cover provided by this insurance is subject to the terms, conditions and exclusions of the Policy.

This document is furnished to you as a matter of information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify in any manner the contracts of insurance between the Insured and underwriters. Any amendment, change or extension of such contract can only be effected by specific endorsement attached hereto.

Should the above mentioned contracts of insurance be cancelled, assigned or changed during the above Period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned Insurance Brokers.

For and on Behalf of
Arthur J. Gallagher (UK) Limited

Matthew Lander
Construction Services.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

1. Name of policy holder — Policy No Y063202QBE0126A

   Bowmer & Kirkland Limited and Subsidiary Companies

2. Date of commencement of insurance policy — 01 September 2026
3. Date of expiry of insurance policy — 31 August 2027

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or

   ~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE UK Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

Notes

(a) *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*

(b) *Specify applicable law as provided for in regulation 4(6) of the Regulations.*

(c) *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions. Please see the policy for full details.

QBE UK Limited, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – Registration Number 202842

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**, 30 Fenchurch Street, London, EC3M 3BD – Registered in England No. 01035198. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority registration number 204858

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31 August 2026

TO WHOM IT MAY CONCERN

Dear Sirs,

Insured: **Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Companies Associated by Shareholding as declared to Insurers including Adcock Refrigeration and Air Conditioning Limited**

We act as Insurance Brokers for the above mentioned Insured and we can confirm that we have incepted the below insurance on their behalf for the Period commencing 1 September 2026 and expiring on 31 August 2027, both dates inclusive. Brief details of the insurance are as follows:

Type of Insurance: Professional Indemnity Insurance

Limit of Liability: £10,000,000 any one claim and in the aggregate for the Period, including costs and expenses

Conditions: Cover provided by this insurance is subject to Policy terms, conditions and exclusions.

Insurers: Chubb European Group SE and other co-insurers

Policy Reference(s): B1262CJ0006126, B1262CJ1116526

This document is furnished to you as a matter of information only. It does not make the person or organisation to whom it has been issued an additional insured, nor does it modify in any manner the contracts of insurance between the Insured and Insurers. Any amendment, change or extension of such contact can only be effected by specific endorsement attached hereto.

Should the above mentioned contracts of insurance be cancelled, assigned or changed during the above Period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned Insurance Brokers.

For and on Behalf of
Arthur J. Gallagher (UK) Limited

Matthew Lander
Construction Services.