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9th Floor
60 York Street
Glasgow
G2 8JX
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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 C. Laverty

Frances Laverty
Client Service Manager
For and on behalf of Aon UK Limited

This letter is provided for information only and is not to be understood as providing advice to you or anyone else on any decision that is under consideration. Under no circumstances shall any person or entity to whom/which this letter is disclosed be entitled to rely on its contents, or become insured, nor does such disclosure modify the Insurances in any way. The reader of this letter is responsible for any assumptions they make as to the coverage afforded by the Insurances, which may be subject to important conditions and/or exclusions.

The Insurances

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	**Employers' Liability** 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 **Public/Products Liability** 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
Limit of Indemnity	**Employers' Liability** Main Limit of Indemnity: ▪ £10,000,000 any one event Sub-limits of Indemnity: ▪ Terrorism – £5,000,000 any one event ▪ Corporate Manslaughter and Corporate Homicide Legislation – Legal Defence Costs – £1,000,000 in the aggregate **Public/Products Liability** Main Limits of Indemnity: ▪ Public Liability – £20,000,000 any one event ▪ Products Liability – £20,000,000 in the aggregate ▪ Pollution Liability (caused by a sudden, unintended and unexpected happening) – £20,000,000 in the aggregate Sub-limits of Indemnity: ▪ Corporate Manslaughter and Corporate Homicide Legislation – Legal Defence Costs – £1,000,000 the aggregate ▪ 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 ▪ Financial Loss (caused by injury or damage) – £1,000,000 in the aggregate ▪ Pollution Clean Up Costs – £5,000,000 in the aggregate ▪ Legionella – £20,000,000 the aggregate ▪ Asbestos Partial Buyback – £1,000,000 in the aggregate
Deductible	**Employers' Liability** ▪ £Nil **Public/Products Liability** ▪ £5,000 any one event for loss or damage to property

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	▪ Financial Loss – 10% or £5,000 of each and every event, whichever is the greater ▪ Asbestos Partial Buyback – £5,000 each and every claimant including Bodily Injury costs inclusive
Conditions	▪ Including Contractual Liability for legal liability for damages in respect of injury or damage, including defence costs ▪ Including work involving the application of heat ("Hot Work"), subject to adherence with Burning, Welding and Cutting Condition ▪ Including Bona-Fide Subcontractors Condition ▪ Including Asbestos Partial Buyback Extension ▪ Including Work on Garage Forecourts ▪ Efficacy – there is no exclusion of the "efficacy risk"

Excess Combined Liability

Insured	CBES Ltd
Insurer	American International Group UK Limited and QBE UK Ltd
Policy Number	24601189 and Y053003QBE0126A
Policy Period	22 June 2026 to 21 June 2027
Cover	Additional layer of liability which follows the underlying cover provided by the Primary insurers unless stated otherwise within the policy
Limit of Indemnity	**Employers' Liability** ▪ £20,000,000 any one event in excess of £10,000,000 any one event **Public/Products Liability** ▪ £55,000,000 any one event and in the aggregate in respect of Products and Pollution in excess of £20,000,000 any one event and in the aggregate in respect of Products and Pollution

Contractors All Risks

Insured	CBES Ltd
Insurer	Zurich Insurance Company Ltd/Zurich Insurance Europe AG
Policy Number	GW893545
Policy Period	22 June 2026 to 21 June 2027
Cover	**Contract Works** All Risks' of physical loss of or damage to the works whether permanent or temporary including materials; contractors' plant tools and equipment temporary buildings of any description including contents contained **Own Plant** Physical loss, destruction or damage to electrically mechanically or manually powered implements materials containment preparation and handling equipment scaffolding staging ladders portable buildings including fixtures and fittings **Hired in Plant**

	Legal Liability under the terms of a hiring agreement or otherwise to pay compensation for loss of or damage to electrically mechanically or manually powered implements materials containment preparation and handling equipment scaffolding staging ladders portable buildings including fixtures and fittings and continuing hire charges
Limit of Indemnity	**Contract Works** ▪ Contract Works Sum Insured – £4,000,000 ▪ Employees Personal Tools and Effects – The amount of indemnity will not exceed: – in respect of any one item of property insured the market value of the item at the time of the damage; and – in respect of any one employee the sum of £8,500 – £18,000 any one occurrence **Own Plant** ▪ The amount of indemnity under this section will not exceed: – in respect of any one item of property insured the market value of the item at the time of the damage – £1,250,000 any one occurrence **Hired in Plant** ▪ The amount of indemnity under this section will not exceed: – in respect of Hired-in Plant, £1,500,000 any one occurrence – continuing hire charges are included in the limit above provided always that the period in respect of which payment is made hereunder will commence 24 hours after the occurrence of the damage and be limited to a 6 month Indemnity Period In addition where legal proceedings have been defended with the Insurer's written consent, they will pay all legal charges for which you may be liable.
Deductible	**Contract Works** ▪ Employees Personal Tools and Effects – £500 ▪ DE4 – £50,000 ▪ DE5 – £150,000 ▪ All Other Loss or Damage – £50,000 **Own Plant** ▪ £2,500 **Hired in Plant** ▪ £2,500
Conditions	▪ Joint Insured Status agreed where required by contract ▪ Maximum Defects Liability Period 24 months ▪ Off-site Storage – £500,000

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Primary Professional Indemnity (Design and Construct)

Insured	CBES Ltd
Insurer	Hiscox Insurance Company Ltd
Policy Number	PSC10003696962
Policy Period	22 June 2026 to 21 June 2027
Cover	**Professional Indemnity** Provides indemnity to insured entities for legal liabilities to pay damages for losses suffered by a third party where the claim arises due to the negligent performance of professional services carried out by the Insured; including defence costs and expenses in respect of investigation or defence of a claim. This policy covers only claims first made against an Insured, during the Policy Period.
Limit of Indemnity	£5,000,000 each and every claim or loss, including all costs
Deductible	£50,000 each and every claim or loss, including all costs

Excess Professional Indemnity (Design and Construct)

Insured	CBES Ltd
Insurer	Alchemy Underwriting Ltd
Policy Number	PI08144A25
Policy Period	22 June 2026 to 21 June 2027
Cover	Additional layer of liability which follows the underlying cover provided by the Primary insurers unless stated otherwise within the policy
Limit of Indemnity	£5,000,000 each and every claim or loss, including all costs, in excess of £5,000,000 each and every claim or loss, including all costs