Gallagher
Insurance | Risk Management | Consulting

The Walbrook Building
25 Walbrook, London
EC4N 8AW,
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21 September 2026

TO WHOM IT MAY CONCERN

Dear Sirs,

Insured: **Bowmer and Kirkland Limited and/or Subsidiary Companies and/or Companies Associated By Shareholding including Derry Building Services Ltd**

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:

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.

The above mentioned 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. The above mentioned policy 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.

Arthur J. Gallagher (UK) Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: The Walbrook Building, 25 Walbrook, London, EC4N 8AW.
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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.

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