

To Whom It May Concern

26 June, 2025

Dear Sirs,

Our Client: Pat Munro (Alness) Ltd & Pat Munro Construction Ltd

In our capacity as Insurance Brokers to the above we confirm details of their Liability Insurance arrangements as follows:

Business Description: Utility contractors, civil engineers, property developers, building contractors, haulage and plant contractors, surfacing contractors, concrete manufactures, road stone producers, quarry masters and property owners.

Employers Liability

Insurer:	QBE
Policy Number:	B1750O240442
Period:	30.06.2025 to 29.06.2026 (both dates inclusive)
Limits of Indemnity:	£10,000,000 any one occurrence
Additional Assured:	The Highland Council

Public & Products Liability

Insurer:	QBE
Policy Number:	B1750O240442
Period:	30.06.2025 to 29.06.2026 (both dates inclusive)
Limit of Indemnity:	£10,000,000 any one event £10,000,000 any one event and any one Period of Insurance in respect of Products Liability.
Additional Assured:	The Highland Council

Osborne House, 28 Carden Place, Aberdeen. AB10 1UP

Contractors All Risks

Insurer:	Aviva
Policy Number:	100688763CSI
Period:	30.06.2025 to 29.06.2026 (both dates inclusive)
Limit of Indemnity:	Maximum Contract Value £3,000,000 Hired-in Plant £ 500,000
Additional Assured:	The Highland Council

Professional Indemnity

Insurer:	Liberty
Policy Number:	BRUKPI11002504
Period:	30.06.2025 to 29.06.2026 (both dates inclusive)
Limit of Indemnity:	£2,000,000 each and every claim

The information provided in this document provides a brief overview of cover in place at the time of issue. The full details of the above policy, including terms and conditions, is provided in the policy documentation. The expiry date shown represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you of this.

Please contact us if you require any further information.

Yours faithfully



Darren James
Client Director
DDI: 01224 009455