

**TO WHOM IT MAY CONCERN**

02 April 2026

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

**Insured Details:**

Name(s) **Bell Ingram LLP**

Postal Address **Durn, Isla Road, Perth, Perthshire, PH2 7HF, United Kingdom**

Our Ref **1328536**

Business Description **Chartered Surveyors and Associated Services**

**Employers Liability**

Insurer: AIG Europe S.A. via Pen Underwriting Limited  
Policy number: P/CCR/11938  
Cover period: 1st April 2026 to 31st March 2027  
Indemnity limit: £10,000,000  
Basis of Limit: Any one occurrence  
Inner Limit if Applicable: £5,000,000

**Public Liability**

Insurer: AIG Europe S.A. via Pen Underwriting Limited  
Policy number: P/CCR/11938  
Cover period: 1st April 2026 to 31st March 2027  
Indemnity limit: £10,000,000  
Excess: £500  
Basis of Limit: Any one occurrence

**Products Liability**

Insurer: AIG Europe S.A. via Pen Underwriting Limited  
Policy number: P/CCR/11938  
Cover period: 1st April 2026 to 31st March 2027  
Indemnity limit: £10,000,000  
Basis of Limit: In the aggregate

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

**Margaret Hanlon**  
Corporate Broker  
Direct Dial: 0141 202 1469  
Email: [Margaret\\_Hanlon@ajg.com](mailto:Margaret_Hanlon@ajg.com)