james hallam
insurance brokers

To Whom It May Concern,

14th September 2026

Dear Sirs,

RE: Compass Building & Construction Services Ltd
Our Reference: 83826329

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

Business Description

Construction of Private Dwelling Houses including affordable housing, Insurance repairs, maintenance works including estates, small civil works relative to housing developments & small commercial units and General Contracting Activities, Distillery Works.

Employers Liability

Insurer:	Zurich Insurance Company Ltd
Policy Reference:	KY345666
Cover period:	1st October 2026 to 30th September 2027
Details:	Legal liability in respect of the death, bodily injury, illness or disease sustained by any employee arising out of and in the course of his employment with a limit of **£20,000,000** any one occurrence or series of occurrences arising out of the same cause including costs, including principals clause.

Public Liability & Products Liability

Insurer:	Zurich Insurance Company Ltd
Policy Reference:	LY345667
Cover period:	1st October 2026 to 30th September 2027
Details:	The insured's legal liability for death of or injury sustained by third parties and/or damage to third parties and/or damage to third party property arising out of the insured's business with an indemnity limit of **£5,000,000** any one accident but unlimited in any year (aggregate for Products Liability) including principals clause.

James Hallam
36 Longman Drive, Inverness, IV1 1SU
Web: www.jameshallam.co.uk

Registered in England Company 01632840
Registered office 156 South Street, Dorking, Surrey, RH4 2HF
James Hallam Limited is authorised and regulated by the Financial Conduct Authority Registration number 134435

Public and Products Liability (Excess Layer)

Insurer:	CNA Insurance Company Limited
Policy Reference:	ETXS14492895
Cover period:	1st October 2026 to 30th September 2027
Excess layer:	£5,000,000
Layer limit of indemnity:	£5,000,000 giving total **£10,000,000 Limit**

Contractors All Risks

Insurer:	Zurich Insurance Company Ltd
Policy Reference:	AA345668
Cover period:	1st October 2026 to 30th September 2027
Maximum value any one contract:	Any contract not exceeding **£13,000,000** for the build, alteration and repair of private dwellings and commercial buildings, Also to include small civil works connected to housing developments and other general contracting activities. In respect of timber framed construction, the maximum value for any one building or range of buildings not exceeding **£2,500,000**.

Professional Indemnity

Insurer:	Markel (UK) Limited
Policy Reference:	P104977
Cover period:	1st October 2026 to 30th September 2027
Details:	£5,000,000 any one claim

Hired in Plant

Insurer:	Zurich Insurance Company Ltd
Policy Reference:	AA345668
Cover period:	1st October 2026 to 30th September 2027
Details:	£250,000 any one item

Motor Fleet

Insurer:	Zurich Insurance Company Ltd
Policy Reference:	LT346472
Cover period:	1st October 2026 to 30th September 2027
Cover:	Comprehensive cover on Commercial Vehicles & Private Cars, restricted to Third Party only for Special Types/Plant Items
Driving Entitlements:	Any authorised, licensed driver for Commercial Vehicles & Special Types / Plant Items, Cars Any Driver aged 25 & 30

Subjectivities

The full terms and conditions of the above covers are set out in the relevant insurance policy/policies and the statement above is for information purposes only.

The above information is provided in good faith based on the arrangements at the time of writing. The expiry date shown represents the normal expiry date of the policy, which may change according to the circumstances.

We trust that you will find the above all in order, however, please do not hesitate to contact us is you require any further assistance.

Yours faithfully,

Gillies Mackenzie

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