



Capella Building
9th Floor
60 York Street
Glasgow
G2 8JX
t: 0141 222 3074

FAO Nicola Hunter
Fife Council (“you”)
Fife House
North Street
Glenrothes
Fife
KY7 5LT

31st March 2022

Dear Nicola,

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 the contract(s) of insurance described on the attached pages (the ‘Insurances’) are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours sincerely,

Debbie Horner
Client Service Advisor
For and on behalf of Aon UK Limited

The Insurances

Employers' Liability

Insured	Fife Council & Subsidiary companies
Insurer	QBE UK Limited
Policy Number	Y088583QBE122A
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	£50,000,000 any one occurrence
Deductible	£100,000 any one claim

Public/Products Liability

Insured	Fife Council & Subsidiary companies
Insurer	QBE UK Limited
Policy Number	Y088583QBE122A
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	Public Liability - £50,000,000 any one occurrence Products Liability - £50,000,000 any one occurrence and in the aggregate Pollution Liability - £50,000,000 any one occurrence
Deductible	£100,000 any one claim
Including	<ul style="list-style-type: none"> • Libel & Slander (or defamation) £5,000,000 any one claim or series of claims and in the aggregate • Premises Environmental Liability - £5,000,000 any one claim including own clean-up costs and third-party liability

Officials Indemnity

Insured	Fife Council & Subsidiary companies
Insurer	QBE UK Limited
Policy Number	037499/01/2022/0011
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	£5,000,000 any one claim and in the aggregate Including sub-limits of indemnity for: <ul style="list-style-type: none"> ▪ Consumer Protection Act 1987 - £100,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance ▪ Data Protection - £250,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance ▪ Food Safety Act 1990 - £100,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance ▪ Land charges - £5,000,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance ▪ Public Health Act - £500,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance
Deductible	£100,000 each and every claim or series of claims

Professional Indemnity

Insured	Fife Council & Subsidiary companies
Insurer	QBE UK Limited
Policy Number	03783/2022/0011
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	Limit of indemnity - £5,000,000 any one claim and in the aggregate including sub-limits of indemnity for: <ul style="list-style-type: none"> ▪ Data Protection Act 1998 - £100,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance
Deductible	£100,000 each and every claim or series of claims

Excess Layer Employers Liability

Insured	Fife Council & Subsidiary companies
Insurer	Aspen Insurance UK Ltd
Policy Number	RL0687821
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	£25,000,000 any one occurrence in excess of Primary £50,000,000 any one occurrence

Excess Layer Public/Products Liability

Insured	Fife Council & Subsidiary companies
Insurer	Aspen Insurance UK Ltd
Policy Number	RL0687921
Policy Period	1 st April 2022 – 31 st March 2023
Limit of Indemnity	Public Liability - £25,000,000 any one occurrence in excess of Primary £50,000,000 any one occurrence Products Liability - £25,000,000 any one occurrence and in the aggregate of Primary £50,000,000 any one occurrence and in the aggregate Pollution Liability - £25,000,000 any one occurrence and in the aggregate in excess of Primary £50,000,000 any one occurrence