



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

FAO Susan Munro
Midlothian Council (“**you**”)
40-46 Buccleuch Street
Dalkeith
EH22 1DN

30th June 2021

Dear Susan,

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

Public / Products / Pollution Liability

Insured	Midlothian Council
Insurer	RMP on behalf of QBE UK Ltd
Policy Number	Y099814QBE0121A
Policy Period	1 st July 2021 – 30 th June 2022
Limit of Indemnity	<ul style="list-style-type: none"> ▪ Public Liability - £35,000,000 any one occurrence and in the annual aggregate in respect of Products Liability <ul style="list-style-type: none"> – Data Protection - £10,000,000 any one claim or prosecution and in the aggregate – Libel and Slander - £5,000,000 any one claim or series of claims and in the annual aggregate ▪ Products Liability - £35,000,000 any one occurrence and in the aggregate ▪ Pollution Liability - £35,000,000 any one occurrence ▪ Hirers' Liability - £5,000,000 any one claim or series of claims arising out of any one occurrence
Deductible	<ul style="list-style-type: none"> ▪ £50,000 any one claim for Non-Covid-19 / Pandemic / Communicable Disease related claims and Covid related claims not in care homes, including specialist care homes and / or domiciliary care ▪ Minimum of £150,000 any one claimant for Covid-19 / Pandemic / Communicable Disease related claims while in care homes, including specialist care homes and / or domiciliary care ▪ Hirers' liability extension - £100

Employers Liability

Insured	Midlothian Council
Insurer	RMP on behalf of QBE UK Ltd
Policy Number	Y099814QBE0121A
Policy Period	1 st July 2021 – 30 th June 2022
Limit of Indemnity	<ul style="list-style-type: none"> ▪ Employers Liability - £35,000,000 any one occurrence Including sub-limits of indemnity for: <ul style="list-style-type: none"> – War and terrorism - £35,000,000 any one occurrence
Deductible	<ul style="list-style-type: none"> ▪ £50,000 any one claim for Non-Covid-19 / Pandemic / Communicable Disease related claims and Covid related claims not in care homes, including specialist care homes and / or domiciliary care ▪ Minimum of £150,000 any one claimant for Covid-19 / Pandemic / Communicable Disease related claims while in care homes, including specialist care homes and / or domiciliary care

**Professional Indemnity**

Insured	Midlothian Council
Insurer	RMP on behalf of QBE UK Ltd
Policy Number	037803/01/2019/0172
Policy Period	1 st July 2021 – 30 th June 2022
Cover	Public Authority Professional Indemnity Insurance
Limit of Indemnity	£5,000,000 any one claim and in the aggregate including sub-limits for: <ul style="list-style-type: none">– Data Protection - £100,000 each and every claim or series of claims and for all claims in the aggregate during the period of insurance
Deductible	£10,000 each and every claim or series of claims