

West Lothian Council  
West Lothian Civic Centre  
Howden South Road  
Livingston  
EH54 6FF

3<sup>rd</sup> April 2018

Dear Sir or Madam,

**Client Information Letter – Leased Property**

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,



Justin Breen  
Client Service Advisor  
For and on behalf of Aon UK Limited



## **The Insurances**

Below is a brief summary of the insurance in respect of Leased Property used by West Lothian Council.

Insurer: Property Damage & Business Interruption - AIG Europe Limited  
Terrorism – Aon Underwriting Managers on behalf of Lloyds Syndicates

Policy Number: Property Damage & Business Interruption – 45003644  
Terrorism – RQ1690759

Period: 01 April 2018 until 31 March 2019 (both dates inclusive)

Sum Insured: As per renewal information provided by West Lothian Council

Property Insured: Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers Locked-Out Workers, Malicious Persons, Earthquake, Storm, Flood, Escape of Water from any Tank Apparatus or Pipe, Impact, Impact Own Vehicle, Water discharged or leaking from any automatic sprinkler installation, Any Other Damage, Terrorism

Excess: Property Damage & Business Interruption £250 each claim

Includes: Loss of Rent Receivable

General Interest: If the property insured is the subject of lease or other financial interest, the interest of other parties to these agreements is noted in general terms in the insurance. The nature and extent of that interest is to be disclosed in the event of damage.