

Campion Insurances Ltd (Portlaoise)
Lismard House
Lismard Business Park
Timahoe Rd, Portlaoise
Co Laois
Ireland

13 April 2026

Dear Broker,

Insured: Munster & Connacht Guttering Ltd and Galway Complete Roofing Ltd and
Recommended Roofing Ltd

Policy Number: P1/04/26/044305

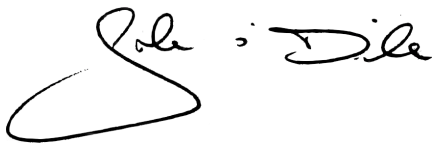
Thank you for your instruction to proceed for the above named client.

Please find enclosed full Policy Wording and Policy Schedule in relation to the above risk. We would draw your attention specifically to the General Exclusions, General Conditions and Endorsements section of the Policy together with exclusions set out in each relevant section(s) of the Policy.

We recommend that you and the client read all documentation carefully and notify us immediately if any of the information is incorrect or if the needs of their business have changed.

Should you have any queries regarding any part of the Insurance Policy, please do not hesitate to contact our office.

Thank you for your enquiry.



John O'Driscoll

Managing Director

Tel: 01 662 9282

E-mail: info@thomond.ie

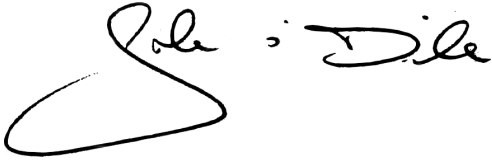
Thomond Underwriting Limited. 63 Fitzwilliam Square, Dublin 2, D02 N938.

Registered in Ireland (Reg. No. 439683). Registered office: 63 Fitzwilliam Square, Dublin 2, D02 N938.

Thomond Underwriting Limited, t/a Thomond Underwriting is regulated by the Central Bank of Ireland. Registration No: 46804 and authorised and regulated by the Financial Conduct Authority in the United Kingdom FRN 977585

Liability Insurance Schedule

Contract UMR:	B6083172500397	
Client Number:	PATRNG002	
Policy Number:	P1/04/26/044305	
Insurer:	Lloyd's Insurance Co S.A.	
Broker:	Campion Insurances Ltd (Portlaoise)	
Broker Reference:	034	
Insured:	Munster & Connacht Guttering Ltd and Galway Complete Roofing Ltd and Recommended Roofing Ltd	
Correspondence Address:	2 Hegarty Terrace Shangarry Co Cork	
Risk Addresses:	2 Hegarty Terrace Shangarry Co Cork	
Business Description:	Supply, Fitting and Repairs of Guttering and Faica & Soffit and up to a Max of 20% Roofing Works.	
Height Limit:	15m	
Depth Limit:	3m	
Period of Insurance:	10 April 2026 to 09 April 2027 Both days inclusive	
Section A:	Employer's Liability	Included
	Limit of Liability	€13,000,000 any one occurrence
	Excess	€1,500 each and every event
Section B:	Public Liability	Included
	Limit of Liability	€6,500,000 any one occurrence
	Excess	€1,000 each and every event
	Product's Liability	Included
	Limit of Liability	€6,500,000 any one occurrence and in the aggregate during the period of Insurance
	Excess	€1,000 each and every event
Section A Premium	Employer's Liability:	€1,000.00 Minimum & Deposit
Section B Premium	Public/Products Liability:	€550.00 Minimum & Deposit
Government Levy:		€62.00
TUL Underwriting Fee:		€75.00
Total Premium (inc Levy & Fees):		€1,687.00 Minimum & Deposit
Specific Indemnities:		
Issued by:	Thomond Underwriting Ltd in accordance with authority granted by Lloyd's Insurance Co S.A. under UMR B6083172500397	

A handwritten signature in black ink, appearing to read 'John J. Dill', written over a large, stylized loop.

Thomond Underwriting Ltd
Acting on behalf of Lloyd's Insurance Co S.A.

Health, Safety & Working Procedures

HEALTH & SAFETY	
Does the Proposer have a formal written Health and Safety policy?	Yes
Have all the employees completed the 'Safe Pass' course and hold this certificate?	Yes
Does the Proposer have a documented procedure for high-risk activities (if applicable)?	Yes
Does the Proposer have a formal documented accident investigation plan?	Yes
Are the Proposer's ways, works, machinery & plant properly fenced and otherwise in good order & regularly inspected to comply with statutory requirements?	Yes

HEIGHT & DEPTH	
Does the Proposer or any of its employees engage in any work at heights exceeding 15 metres?	No
If yes, please provide:	
% 15 - 20 metres	0%
% 20 - 30 metres	0%
% 30 - 40 metres	0%
% Over 40 metres	0%
Does the Proposer or any of its employees engage in any work at depths exceeding 3 metres?	
No	
If yes, please provide:	
% 4 metres	0%
% 5 metres	0%
% Over 5 metres	0%

USE OF HEAT		
Does the Proposer or any of its employees engage in the application of heat or other heat processes?	No	
If yes, please provide:	% heat at premises	0%
	% heat away from premises	0%

If yes, please provide details of types of heat used:	
• Oxy Acetylene / Welding	N/A
• Blow Lamps	N/A
• Hot Air Guns (No Naked Flame)	N/A
• Flame Cutting/Angle Grinders	N/A
• Tar/Bitumen Boiler	N/A
• Soldering Iron	N/A
Other (Please provide details):	
Does the Proposer or any of its employees engage in burning of debris on or away from the business	N/A

premises?	
-----------	--

LOCATIONS WORKED AT	
• Domestic	90%
• Commercial	10%
• Industrial	0%
• Other	0%
If Other, please provide details:	

WORKING PROCEDURE	
Any work on or in connection with roofs in the course of their business whether as part of an overall contract or in isolation?	Yes
If yes, please provide % work on roofs:	20%
Please advise if any heat used on or in connection with roofs?	No
If yes, please provide % heat used on or in connection with roofs	0%

Does the Proposer erect own scaffolding as part of an overall contract?	No
If yes, what % of their overall turnover relates to this?	0%
Does this include shoring and propping?	N/A
Does this include internal scaffolding?	N/A
Do they carry out any standalone scaffolding contracts?	No

Does the Proposer or any of its employees use any fixed woodworking machinery?	No
Does the Proposer engage in any felling or lopping of trees?	No
If yes, please advise % of turnover	0%

TERRITORIES		
Does the Proposer or any of its employees engage in any work outside the Republic of Ireland?	No	
If yes, please provide:	% Northern Ireland	0%
	% United Kingdom	0%
	% EU	0%

HAZARDOUS WORKS	
Does the Proposer or any of its employees use, handle, transport or work in/on any of the following:	
Radioactive substances or devices?	No
Explosive substances?	No
Asbestos or silica or material containing these substances?	No
Toxic or hazardous chemicals?	No
Demolition?	No

Bridges, piers, docks, viaducts, towers, steeples, chimney shafts or blast furnaces?	No
Shoring, propping, underpinning, pile driving, quarrying, tunnelling or mines?	No
Aircraft (or airside work)?	No
Ships, boats, hovercraft, wharves, railways, offshore installations, rigs or platforms?	No
Cranes, cradles, slings or similar apparatus?	No
Subaqueous?	No
Confined spaces?	No
Drones?	No
Sub-stations?	No
Noise above 85db?	No
Dams/Aqueducts?	No
Fuel tanks or storage vessels?	No
Chemical plants?	No
Oil refineries?	No
Petrochemical?	No
Nuclear Powerstation's?	No

Covers Required

PUBLIC & PRODUCTS LIABILITY	
Do you require cover for Public Liability?	Yes
Do you require cover for Products Liability?	Yes
Public Liability Limit of Liability:	€6,500,000
Sales / Service Limit of Liability:	N/A
Bona Fide Sub Contractors payments:	€
Public Liability Excess:	€1,000

EMPLOYER'S LIABILITY	
<p>Important Note regarding Per Capita Policies.</p> <p>There is an ongoing requirement throughout the period of Insurance to supply all changes to the number of Directors or employees on this policy prior to commencement of any activities. General Condition 7 Premium Adjustment does not apply to Per Capita Policies and the policy is not subject to estimates. The maximum number of employees noted on this Statement of Fact is the maximum number covered for Insurance purposes. Should you need to amend throughout the year please contact Thomond to update. Per Capita policies are not suitable for businesses with more than 5 employees.</p>	
Do you require cover for Employers Liability?	Yes
Employers Liability Limit of Liability:	€13,000,000
Excess:	€1,500

	Employees
Clerical and non-manual employees (excluding directors):	
Manual Employees:	
Manual Working Director/Principal:	
Non-Manual Working Director/Principal:	
Labour only Sub Contractor:	2

ENDORSEMENTS

TUL 003 - Excluding Use of Heat

This Policy excludes liability arising out of the use of heat.

TUL 006 – Height Limit

This Policy excludes all liability under the Employers' Liability or Public Liability sections for any liability directly or indirectly resulting from or in consequence of work at a height above 15 metres from ground level.

TUL 007 – Depth Limit

This Policy shall exclude all liability under the Employers' Liability or Public Liability sections for any liability directly or indirectly resulting from or in consequence of work carried out at depths exceeding 3 metres.

TUL 087 – Roof Work Excess

In respect of claims arising from work on or in connection with roofs the minimum excess for each and every **Event** is €2,500.