



**KMK Metals Recycling Limited (“you”)
Cappincur
Tullamore
Co. Offaly**

Client Information Letter

Date: 15th October 2024

**Client Name: KMK Metals Recycling Ltd t/a WEEE Recycle &/or
WEEE Ireland &/or Accumulator Ltd &/or KMK Metals Ltd.**

We, Howden Insurance (Ireland) Ltd, as insurance brokers, provide services to you in accordance with our terms of business agreement only. We are writing to you to confirm that the contracts of insurance described below (the ‘Insurances’) are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions, exceptions, warranties and limitations, not all of which are summarised below, but which are detailed in the policy document.

The Business Description covered under the Insurances (unless qualified under individual headings below) is as follows:

“Recycling of Electronic Scrap, Precious & Non-Ferrous Metals & Metallic residues and named Hazardous Metal Waste including collections of recyclable materials from all locations serviced by KMK, including public Open Days and WEEE Wagon Days. Property Owners”.

Liability Insurance.

Policy No. : B20000MP604624.
Insurers : Lloyd's Insurance Company S.A. – 5383 Aspen Lloyd's Brussels Syndicate.
Renewal date : 16th October 2025.

Limits of Indemnity:

Employers' Liability - € 13 million any one occurrence (but €6,500,000 in respect of offshore).
Public Liability - € 6.5 million any one occurrence.
Products Liability - € 6.5 million in all in the period of insurance.
Pollution Liability - € 6.5 million in all in the period of insurance.
(Sudden & Unforeseen)

Claims Made Basis – retroactive date: 16th October 2018.

Excess - €7,500 each and every claim or series of claims arising from one source or original cause inclusive of all costs, expenses and adjusters' fees incurred in the investigation, defence or settlement of any claim.

Conditions applicable: -

- Aspen Skip Hire and Waste Conditions.
- Aspen North American Products & Jurisdiction.
- Personal Protective Equipment Conditions – applicable to Employers' Liability only.

Indemnity to the following is included:

- any labour master or any person supplied by them.
- any person employed by any labour only sub-contractor.
- any self-employed person.
- any person hired to or borrowed by the Insured.
- any person undertaking study or work experience or on any related scheme.
- any person being assessed by the Insured as to their suitability for employment.
- Specific indemnity to Offaly County Council (as Nominated Authority on behalf of all Local Authorities in the Republic of Ireland).
- Carlow County Council.
- Dublin City Council.
- Dún Laoghaire–Rathdown County Council.
- Fingal County Council.
- South Dublin County Council.
- Kildare County Council.
- Kilkenny County Council.
- Laois County Council.
- Longford County Council.
- Louth County Council.
- Meath County Council.
- Offaly County Council.
- Westmeath County Council.
- Wexford County Council.
- Wicklow County Council.
- Clare County Council.
- Cork City Council.
- Cork County Council.
- Kerry County Council.
- Limerick City and County Council.
- Tipperary County Council.
- Waterford City and County Council.
- Galway City Council.
- Galway County Council.
- Leitrim County Council.
- Mayo County Council.
- Roscommon County Council.
- Sligo County Council.
- Cavan County Council.
- Donegal County Council.
- Monaghan County Council.

The territorial limits of the policy are extended to apply to European Community Countries in respect of goods in transit, the property of the insured.



Environmental Impairment Liability

Insurer : AIG Europe (Ireland) Ltd.
Policy no. : EPA-EIL41659.
Renewal date : 10th October 2025.

Limits of Liability : Tullamore - On-site clean-up & biodiversity damage - €2,257,877 each & every incident.

Kilbeggan - On-site clean-up & biodiversity damage - €2,257,056 each & every incident.

Policy Aggregate : €4,514,933.

Deductible : €50,000 each & every incident.

Marine/Goods in Transit Insurance.

Insurer : Munich Re Risk Solutions Ireland Ltd.
Policy no. : MGI151837633.
Renewal date : 16th October 2025.

Limits : € 70,000 any one load – Ireland.
€300,000 any one load – Worldwide.

Conditions Covered:

- Institute Cargo Clauses A
- Institute Classification Clause
- Institute War and Strikes.

Cargo : Electronic Scrap, Copper & Precious Metal Residues.

Excess : €500 each and every claim.



Covers are subject to standard policy terms, conditions, endorsements and exclusions and copy policies are available on request.

If applicable, any third-party questionnaire which we have been asked to complete on your behalf and which we have completed as requested by you in connection with a request for information about your Insurances, is attached to this letter. For the remainder of this letter any reference to "letter" shall also include a reference to any such questionnaire accompanying the letter (where applicable)

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such a 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 any limitations contained in our terms of business agreement, and/or any other agreement with you) for the content of this letter. Under no circumstances shall any third party to whom /which this letter is disclosed be entitled to rely on its contents. Any and all liability to any third party is hereby expressly excluded.

This letter shall not amend, extend or alter the coverage afforded by the Insurances, it is provided for information only and is not to be understood as providing advice to you or anyone else on any decision which is under consideration. The reader of the letter is responsible for any assumptions he/she makes as to the coverage afforded by the Insurances, which may be subject to important conditions and/or exclusions.

Yours faithfully,

Barry Gilmartin

Barry Gilmartin CIP
Manager
For Howden Insurance (Ireland) Ltd
T: +353 (0)1 4611580
E: barry.gilmartin@howdeninsurance.ie