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Kone plc
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01st January 2017

Dear Kone plc,

Client Information Letter – Kone plc and Subsidiary Companies

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,

Peter Ball ACII
For and on behalf of Aon UK Limited

The Insurances

Details	Policy Type : Public / Products Liability and Professional Indemnity,
Policy Holder	Kone Plc, Kone (NI) Ltd., CrownAcre Lifts Ltd, Lift Maintenance Ltd., 21st Century Lifts Ltd, Express Elevators Ltd, Acre Lifts Ltd, Rob Willder Lifts Ltd and all UK Subsidiary Companies of Kone Oyj.
Insurer	IF P&C Insurance Ltd (publ), Alpha House, 24a Lime Street, London, EC3M 7HJ
Policy Number	LP0000002562
Policy Period	1 January 2017 to 31 December 2017
Limit of Indemnity	£ 5,000,000 any one occurrence in respect of Public Liability and in the annual aggregate in respect of Products Liability and Professional Indemnity.
Principal Exclusions	<ul style="list-style-type: none"> • In connection with the failure (or alleged failure) of any Product or part thereof supplied or Contract Work executed to perform the function or serve the purpose for which they were intended. • In connection with Damage to any <ul style="list-style-type: none"> - Product or part thereof supplied by the Insured - Contract Work arising from any defect therein or the unsuitability thereof for its intended purpose and Financial Loss arising therefrom • For the costs of recall removal repair alteration replacement or reinstatement of any <ul style="list-style-type: none"> - Product or part thereof supplied by the Insured - Contract Work necessitated by any defect therein or the unsuitability thereof for its intended purpose • Pollution or contamination other than sudden and accidental pollution • Silica • Asbestos or formaldehyde • Terrorism • Contractual Liability • Any fungi or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage. <p>This exclusion does not apply to any fungi or bacteria that are, are on, or contained in a good product intended for consumption.</p> <ul style="list-style-type: none"> ○ Fungi means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi <p>All other terms, conditions and exclusions as per the policy document, lodged with the Policy Holder</p>
Note:	<ul style="list-style-type: none"> • The policy does not exclude work involving the use of heat or work at height - no special conditions apply to this work.
Extension - Public Liability cover only	<ul style="list-style-type: none"> • Indemnity to Principal
Extension - Professional Indemnity cover only	<ul style="list-style-type: none"> • Collateral Warranty

This policy is part of an International General and Products Liability programme which consists of a master Policy in Finland and local policies in the countries forming part of the programme.