

**To Whom It May Concern**

25 November 2024

Dear Sirs,

**CONFIRMATION OF INSURANCE – The Midcounties Co-operative Limited and/or Subsidiary Companies**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

**Public and Products Liability**

<b>INSURER:</b>	Protector Forsikring ASA
<b>POLICY NUMBER:</b>	3023332-1.1
<b>PERIOD OF INSURANCE:</b>	1 December 2024 to 30 November 2025
<b>LIMIT OF INDEMNITY</b>	Public and Products Liability cover – any one loss and in the aggregate for products liability GBP 2,000,000  Drone Liability GBP 1,000,000
<b>POLICY EXCESS:</b>	GBP 1,500 Single Compensation Loss and/or Single Liability Loss, as applicable, where the Insurer has agreed to pay Compensation except in respect of Financial Loss Liability  GBP 1,000 or 5% whichever is the greater each Single Liability Loss, as applicable, where the Insurer has agreed to pay Compensation in respect of Financial Loss Liability only

## Excess Public and Products Liability – Layer 1

<b>INSURER:</b>	Aspen Insurance UK Ltd
<b>POLICY NUMBER:</b>	IoAGV2024BoNQ001
<b>PERIOD OF INSURANCE:</b>	1 December 2024 to 30 November 2025
<b>Limit of Indemnity</b>	In Excess of the Primary Limit for Public Liability: GBP 8,000,000 Each and Every Claim  In Excess of the Primary Limit for Products Liability: GBP 8,000,000 In the Aggregate
<b>POLICY EXCESS:</b>	Nil

## Excess Public and Products Liability – Layer 2

<b>INSURER:</b>	QBE European Operations
<b>POLICY NUMBER:</b>	S-GB-43430041-24/0
<b>PERIOD OF INSURANCE:</b>	1 December 2024 to 30 November 2025
<b>POLICY COVER:</b>	In Excess of the Primary & Excess Layer 1 Limit for Public Liability: GBP 40,000,000 Each and Every Claim  In Excess of the Primary & Excess Layer 1 Limit for Products Liability: GBP 40,000,000 In the Aggregate
<b>POLICY EXCESS:</b>	Nil

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any

liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully,

**Douaa Sultan**  
**Client Advisor**