



To Whom It May Concern

Re : R French and Son Ltd

22nd March, 2018

Dear Sirs,

We confirm that we act as Insurance Brokers to the above Company and detail below a brief summary of their Liability insurance cover.

This letter is furnished to you as a matter of information only. The issue of this document does not make the person or organisation to whom it is issued as additional Insured, nor does it modify in any manner the contract or insurance between the Insured and the Insurer.

EMPLOYERS LIABILITY INSURANCE

Insurer: QBE Insurance (Europe) Limited and QBE Casualty Syndicate 386
Policy Number: Y031418QBE0118A
Period of Cover: 25th March 2018 to 24th March 2019, both days inclusive
Indemnity Limit: £ 10,000,000 any one occurrence
Terms & Conditions: All Terms and Conditions as per QBE policy

PUBLIC AND PRODUCTS LIABILITY INSURANCE

Insurer(s): QBE Insurance (Europe) Limited and QBE Casualty Syndicate 386;
AIG (Europe) Limited
Policy Number(s): Y031418QBE0118A and 0024580413
Period of Cover: 25th March 2018 to 24th March 2019, both days inclusive
Indemnity Limit: £ 10,000,000 any one occurrence and in the aggregate in respect of
Products Liability with £ 1,000,000 inner aggregate limit for Pollution
Terms & Conditions: All Terms and Conditions as per QBE and AIG policy wordings

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.



Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter.

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date.

Should the contract of insurance be cancelled, avoided, assigned or changed during the policy period, no obligation to inform the holder of this document is accepted by the undersigned or Insurers.

If you require any further information please do not hesitate to contact us.

Signed

Date: 22 March 2018

Noel Davy Cert CII
Senior Commercial Account Handler
For & On Behalf of **Arthur J. Gallagher Insurance Brokers Limited**

Email: Noel_Davy@ajg.com