



Debbie Hill
Client Advisor

Marsh Ltd
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To Whom It May Concern

24 March 2023

Dear Sirs,

CONFIRMATION OF INSURANCE – Stonewater Limited &/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:

All properties owned, leased or managed by Stonewater Limited &/or Subsidiary Companies

INSURER: Protector Forsikring ASA
POLICY NUMBER: 2750376
PERIOD OF INSURANCE: 1 April 2023 to 31st March 2024

DETAILS:

Perils – all standard property owners perils including accidental damage

Basis of settlement – Reinstatement

Notice of Interest - M&G Trustee Company Limited

Employers & Public Liability

INSURER: Protector Forsikring ASA
POLICY NUMBER: 2750376
PERIOD OF INSURANCE: 1 April 2023 to 31 March 2024

LIMIT(S) OF LIABILITY:

Employers Liability GBP 10,000,000 any one Claim
Public Liability GBP 10,000,000 any one Occurrence
Products Liability GBP 10,000,000 any one Occurrence

The policy includes the following:



Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).



Includes Indemnity to Principal Clause

Employers & Public Liability

INSURER: American International Group UK Limited

POLICY NUMBER: 0024652840

PERIOD OF INSURANCE: 1 April 2023 to 31 March 2024

LIMIT(S) OF LIABILITY:

Employers Liability GBP 10,000,000 Basis as per Primary policy
in excess of

GBP 10,000,000 Primary (and underlying) policy(ies)

Public & Products Liability GBP 15,000,000 Basis as per Primary policy
in excess of

GBP 10,000,000 Primary (and underlying) policy(ies)

Professional Indemnity

INSURER: Markel International Insurance Co Ltd

POLICY NUMBER: P36556

PERIOD OF INSURANCE: 1 April 2023 to 31 March 2024

LIMIT(S) OF LIABILITY: GBP 5,000,000 any one claim including costs and expenses

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 policies 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,

A handwritten signature in black ink, appearing to read 'D Hill', written in a cursive style.

Debbie Hill
Client Advisor