

30 September 2019

To whom it may concern

Dear Sirs

**CONFIRMATION OF INSURANCE – Adler and Allan Group Ltd & Adler and Allan Holdings Ltd & E&S Environmental Service Ltd & E&S Holdings Ltd and Adler and Allan Ltd & OHES Environmental Ltd**

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 insurances on its behalf as detailed below:

<b>TYPE OF INSURANCE</b>	<b>EMPLOYERS' LIABILITY</b>
INSURER:	QBE (PEN Underwriting Ltd)
POLICY NUMBER:	P/CCD/10713
PERIOD OF INSURANCE:	1 <sup>st</sup> October 2019 to 30 <sup>th</sup> September 2020 both days inclusive
LOSS LIMIT:	GBP 15,000,000 any one occurrence
DEDUCTIBLES:	Nil
INDEMNITY TO PRINCIPALS:	The Insurer will indemnify any Party including any principal whom, under contract or agreement, the Insured has agreed to indemnify and or insure but only to the extent required by such contract or agreement and only to the extent that liability arises solely out of the work performed for the principal by or on behalf of the Insured and provided that:

a) such Party shall, as though they were the Insured, observe,



fulfil and be subject to the terms and conditions of this Policy in so far as they can apply; and  
b) the Insurer's liability under this clause shall in no way operate to increase the Limit of Indemnity or any applicable Sub-Limit of Indemnity;  
and, for the avoidance of doubt, to the extent only of the indemnity provided by this Insured Section.

**TYPE OF INSURANCE****PUBLIC & PRODUCTS LIABILITY**

INSURER:

PEN Underwriting Limited.

POLICY NUMBER:

P/CCD/10713

PERIOD OF INSURANCE:

1<sup>st</sup> October 2019 to 30<sup>th</sup> September 2020 both days inclusive

LOSS LIMIT:

GBP 10,000,000 any one occurrence and in the aggregate for Products Liability

GBP 10,000,000 any one occurrence Pollution Liability.

DEDUCTIBLES:

GBP 5,000 each and every occurrence

INDEMNITY TO PRINCIPALS

The Insurer will indemnify any Party including any principal whom, under contract or agreement, the Insured has agreed to indemnify and or insure but only to the extent required by such contract or agreement and only to the extent that liability arises solely out of the work performed for the principal by or on behalf of the Insured and provided that:

a) such Party shall, as though they were the Insured, observe, fulfil and be subject to the terms and conditions of this Policy in so far as they can apply; and  
b) the Insurer's liability under this clause shall in no way operate to increase the Limit of Indemnity or any applicable Sub-Limit of Indemnity;  
and, for the avoidance of doubt, to the extent only of the indemnity provided by this Insured Section.

<b>TYPE OF INSURANCE</b>	<b>MOTOR</b>
INSURER:	PEN Underwriting Limited.
POLICY NUMBER:	MV23Z0014844
PERIOD OF INSURANCE:	1 <sup>st</sup> October 2019 to 30 <sup>th</sup> September 2020 both days inclusive
LIMIT of LIABILITY:	Damage to Property caused by <ul style="list-style-type: none"><li>• Car £50,000,000</li><li>• Motorcycle £50,000,000</li><li>• Commercial Vehicle £10,000,000</li><li>• any other motor vehicle £10,000,000</li></ul> Inclusive of Costs and Expenses which will not exceed £5,000,000 <ul style="list-style-type: none"><li>• Any claim from terrorism £5,000,000</li></ul> Policy includes Indemnity to Principles Clause
POLICY EXCESSES:	GBP 2,500 Accidental Damage and Theft each vehicle. GBP 1,000 Spillage, each vehicle. GBP 80.00 Windscreen each vehicle.

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 insurances.

We assume no obligation to advise yourselves of any developments regarding the insurances 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 insurances 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 English law.

Yours faithfully,

Claudette Norman

A handwritten signature in black ink, appearing to read "C Norman", written over a light grey horizontal line.

Client Adviser  
Marsh Ltd