

1 October 2026

To Whom It May Concern

Dear Sirs,

CONFIRMATION OF INSURANCE – Adler and Allan Ltd, Adler and Allan Group Limited, Adler and Allan Holdings Limited, Adler and Allan Group EBT Trustee Limited

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:

TYPE OF INSURANCE	PRIMARY EMPLOYERS' LIABILITY
INSURER:	QBE UK Limited via PEN Underwriting Limited
POLICY NUMBER:	P/CCO/10165
PERIOD OF INSURANCE:	1st October 2026 to 30th September 2027 both days inclusive
LOSS LIMIT:	GBP 15,000,000 any one occurrence
DEDUCTIBLES:	GBP Nil
INDEMNITY TO PRINCIPAL:	Included

TYPE OF INSURANCE	PRIMARY PUBLIC & PRODUCTS LIABILITY
INSURER:	QBE UK Limited via PEN Underwriting Limited
POLICY NUMBER:	P/CCO/10165
PERIOD OF INSURANCE:	1st October 2026 to 30th September 2027 both days inclusive
LOSS LIMITS:	GBP 10,000,000 any one occurrence in respect of Public Liability and in the aggregate for Products Liability GBP 10,000,000 any one occurrence Pollution Liability.

DEDUCTIBLES: GBP 5,000 each and every occurrence and Any one claim in respect of Pollution Liability

INDEMNITY TO PRINCIPAL: Included

TYPE OF INSURANCE EXCESS PUBLIC / PRODUCTS & EMPLOYERS' LIABILITY

INSURER: Chubb European Group SE

POLICY NUMBER: UKCANC74453

PERIOD OF INSURANCE: 1st October 2026 to 30th September 2027 both days inclusive

LOSS LIMIT: GBP 15,000,000 any one occurrence for Public Liability and in the aggregate for Products Liability and GBP 10,000,000 any one occurrence in respect of Employers' Liability

DEDUCTIBLES: GBP Nil

TYPE OF INSURANCE MOTOR

INSURER: Zurich Insurance plc via PEN Underwriting Limited

POLICY NUMBER: MV23Z0014844

PERIOD OF INSURANCE: 1st October 2026 to 30th September 2027 both days inclusive

LIMIT OF LIABILITY TO THIRD PARTIES: Damage to Property caused by

- Car GBP 50,000,000
 - Motorcycle GBP 50,000,000
 - Commercial Vehicle GBP 10,000,000
 - any other motor vehicle GBP 10,000,000
- Inclusive of Costs and Expenses which will not exceed GBP 5,000,000
- Any claim from terrorism GBP 5,000,000
- Corporate Manslaughter GBP 5,000,000
Environmental Statutory Liability GBP 1,000,000

Policy includes Indemnity to Principles Clause

TYPE OF INSURANCE CONTRACT WORKS

INSURER: CNA Insurance Company Ltd via PEN Underwriting Ltd

POLICY NUMBER: P/COA/11870

PERIOD OF INSURANCE: 1st October 2026 to 30th September 2027 both dates inclusive

LIMITS OF IMDEMNITY: Contract Works: GBP 5,500,000 any one occurrence
Own Plant: GBP 1,150,000 any one occurrence
Hired in Plant: GBP 150,000 any one occurrence
Terrorism – Included
Maintenance Period – 12 months

**POLICYHOLDERS
CONTRIBUTIONS:**

GBP 5,000 any one claim for Theft & Malicious Damage to/involving the Contract Works

GBP 2,500 any one claim for Any Other Loss at/involving/from Contract Works

GBP 2,500 any one claim for Theft & Malicious Damage to Own Plant & Any other Loss to Own Plant

GBP 5,000 any one claim for Theft & Malicious Damage to Hired in Plant

GBP 2,500 any one claim for any other loss to Hired in Plant

GBP 1,000 any one claim arising from Water Damage

GBP 250 any one claim for Employee Tools

Joint names/multiple insureds

Where required by any Contract, the insurance provided by this Section shall additionally include the interest as joint insured of any employer or contractor.

TYPE OF INSURANCE

PROFESSIONAL INDEMNITY

INSURER:

Primary: C N A, AWAC & Allianz
Excess: Talbot, IGI & TMHCC

POLICY NUMBER:

Primary: B0509CREGZ2550139
Excess: B0509CREGZ2550140

PERIOD OF INSURANCE:

1st October 2026 to 30th September 2027 both days inclusive

LOSS LIMIT:

GBP 10,000,000 any one claim

DEDUCTIBLE:

GBP 100,000 each and every claim

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 (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.

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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,

Claudette Chapman
Senior Client Advisor
For and on behalf of Marsh Ltd