



Nicola Hadfield ACII  
Client Adviser

Marsh Ltd  
Belvedere  
12 Booth Street  
Manchester  
M2 4AW  
+44 (0) 161 954 7475  
Fax +44 (0) 161 954 7210  
Nicola.Hadfield@marsh.com  
www.marsh.com

## TO WHOM IT MAY CONCERN

21 June 2018

Dear Sirs,

### CONFIRMATION OF INSURANCE – T J Morris 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:

#### Public and Products Liability

##### Primary Policy

Insurer: Allianz Insurance Plc

Policy Number: 40/SZ/17732352/07

Period of Insurance: 1<sup>st</sup> July, 2018 to 30<sup>th</sup> June, 2019 both days inclusive

Limit of Indemnity: GBP 1,000,000 any one occurrence and in the aggregate for Products Liability.

##### Excess Layer Policy

Insurer: QBE Insurance Plc

Policy Number: YO16437QBE0118A

Period of Insurance: 1<sup>st</sup> July, 2018 to 1<sup>st</sup> July, 2019 both days inclusive

Limit of Indemnity: GBP 9,000,000 any one occurrence in excess of the primary GBP 1,000,000 and in the aggregate for Products Liability.

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.



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.

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 insurance 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,

*N Hadfield*

**Nicola Hadfield ACII**  
**Client Adviser**  
**For and on behalf of**  
**Marsh Ltd**





Nicola Hadfield ACII  
Client Adviser

Marsh Ltd  
Belvedere  
12 Booth Street  
Manchester  
M2 4AW  
+44 (0) 161 954 7475  
Fax +44 (0) 161 954 7210  
Nicola.Hadfield@marsh.com  
www.marsh.com

## TO WHOM IT MAY CONCERN

21 June 2018

Dear Sirs,

### CONFIRMATION OF INSURANCE – T J Morris 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:

#### Employers Liability

Insurer: Allianz Insurance Plc  
Policy Number: 40/SZ/17732352/07  
Period of Insurance: 1<sup>st</sup> July, 2018 to 30<sup>th</sup> June, 2019 both days inclusive  
Limit of Indemnity: GBP 25,000,000 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 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.



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.

Page 2  
21 June 2018

We assume no obligation to advise yourselves of any developments regarding the insurance 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,

*N Hadfield*

**Nicola Hadfield ACII**  
**Client Adviser**  
**For and on behalf of**  
**Marsh Ltd**



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.