



**Chris Makin**  
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22 June 2018

To whom it may concern

Dear Sirs

**CONFIRMATION OF INSURANCE – H Tempest 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:

**PRIMARY PUBLIC/PRODUCTS LIABILITY**

INSURER: Aviva Insurance UK Limited

POLICY NUMBER: 24757814CCI

PERIOD OF INSURANCE: 1 July 2018 to 30 June 2019

LIMIT OF LIABILITY: Public Liability GBP 5,000,000 any one occurrence  
Products Liability GBP 5,000,000 any one occurrence and in the aggregate.

DEDUCTIBLES: Third party property damage GBP 250 each and every loss.



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.



**EXCESS PUBLIC/PRODUCTS LIABILITY**

INSURER: QBE Insurance (Europe) Limited

POLICY NUMBER: 9099QBE0118A

PERIOD OF INSURANCE: 1 July 2018 to 30 June 2019

LIMIT OF LIABILITY: GBP 20,000,000 in excess of primary limit of GBP 5,000,000 any one occurrence and in the aggregate any one period in respect of products.

DEDUCTIBLES: Nil

**EMPLOYERS' LIABILITY**

INSURER: Aviva Insurance UK Limited

POLICY NUMBER: 24757814CCI

PERIOD OF INSURANCE: 1 July 2018 to 30 June 2019

LIMIT OF LIABILITY: GBP 25,000,000 any one cause or event, inclusive of legal costs. Terrorism inner limit GBP 5,000,000 any one occurrence.

DEDUCTIBLES: Nil

**PROFESSIONAL INDEMNITY (University Contracts Only)**

INSURER: Hiscox Insurance Company Ltd

POLICY NUMBER: HUPI69449838

PERIOD OF INSURANCE: 1 July 2018 to 30 June 2019

LIMIT OF LIABILITY: GBP 5,000,000 each and every claim, costs and expenses in addition.

DEDUCTIBLES: GBP 10,000

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.

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This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,



Chris Makin Cert CII  
Client Advisor