Gallagher

Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

08th August 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Jointline Holdings Ltd & Jointline Ltd

Employers Liability	
Insurer:	Chubb European Group SE
Policy number:	UKCANC63809
Cover period:	31 March 2025 to 30 March 2026 (both dates inclusive)
Limit of Indemnity:	£20,000,000 any one occurrence
Deductible:	Nil

Public/Products Liability	
Insurer:	Chubb European Group SE
Policy number:	UKCANC63809
Cover period:	31 March 2025 to 30 March 2026 (both dates inclusive)
Limit of Indemnity:	£10,000,000 any one occurrence (in the aggregate in respect of Products Liability)
Deductible:	£2,500 - Third Party Property Damage & USA/Canada
Principal Extensions:	Indemnity to Principal Motor Contingent Liability
Conditions Precedent:	Bona Fide Sub-Contractors Use of Heat Away from the Premises

Excess Public/Products Liability	
Insurer:	QBE European Operations
Policy number:	Y117424QBE0725A
Cover period:	31 March 2025 to 30 March 2026 (both dates inclusive)
Limit of Indemnity:	£10,000,000 in excess of £10,000,000 any one occurrence (in the aggregate in respect of Products Liability)
Deductible:	N/A

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 7th Floor, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Aviation Liability

Insurer:	American International Group UK Ltd
Policy number:	B0758Z240117
Cover period:	31 March 2025 to 30 March 2026 (both dates inclusive)
Limit of Indemnity:	Combined Single Limit - £80,000,000 any one occurrence and in the annual aggregate in respect of Products Liability Personal Injury sub-limited to $25,000,000 (or currency equivalent) any one offence and in the aggregate AVN52G limited to £50,000,000 any one occurrence and in the aggregate
Deductible:	£2,500 any one occurrence other than; £10,000 in respect of damage to aircraft
Principal Extensions:	Additional Insureds are automatically included as required by the Insured and within the normal scope of the Insured's operations. Policy cover is extended to include the Insured's contractors &/or subcontractors for their respective rights & interests including liability arising out of the Use of their vehicles

Contractors Combined

Insurer:	HSB Engineering Insurance Ltd
Policy number:	0006403009
Cover period:	30 March 2025 to 30 March 2026 (both dates inclusive)
Maximum Contract Price:	£5,000,000 *(as at 06/08/25)*
Maximum Contract Period:	12 Months
Owned Plant:	Insured
Hired in Plant:	£150,000 including continuing hire charges
Deductible:	£5,000 Contract Works £1,000 each occurrence increasing to £2,500 for Hired in Plant if Security Condition not met
Principal Extensions:	Additional Interests (including principal contractors or sub-contractors) to the extent to which that interest is required to be insured under the terms of the Contract

Motor Fleet

Insurer:	QBE UK Ltd
Policy number:	Y087209FLT0125A
Cover period:	31 March 2025 to 30 March 2026 (both dates inclusive)
Cover:	Comprehensive
Limits:	Own Vehicle – market value (max £2,000,000 any one occurrence) Third Party Liability; - Injury – Unlimited - Damage caused by private car - £20,000,000 - Damage caused by other vehicle - £5,000,000 - Damage caused by vehicle carrying hazardous goods – £1,200,000 (An excess layer policy is placed to provide an additional £5,000,000 in respect of damaged caused by other vehicle)

Vehicle:	Any Private Car, Commercial Vehicle the property of the Insured and/or for which they are legally responsible (subject to compliance with Motor Insurance Database regulations)
Driving Restrictions:	Any authorised and licensed driver (specified vehicles carry minimum age requirements – refer to policy)
Class of Use:	Social, Domestic & Pleasure and Use for the Insured's Business
Deductible:	£500 including windscreen repair/replacement (specified vehicles carry increased excesses – refer to policy)

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully,



Joanne Taylor
Senior Account Handler
Email: joanne_taylor@ajg.com

Chubb European Group SE
40 Leadenhall Street
London EC3A 2BJ

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CHUBB®

Certificate of Employers' Liability Insurance

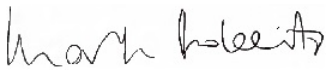
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form).

Policy Number:		**UKCANC63809**
1.	**Name of Policyholder:**	Phipps & Co Limited, Wassell Ltd, Jointline Holdings Ltd, Jointline Ltd, Medichecks.com Ltd & The Leger Clinic Ltd
2.	**Date of commencement of insurance policy:**	31 March 2025 at 00:00 L.S.T.
3.	**Date of expiry of insurance policy:**	30th March 2026 at 23:59 L.S.T.
		Both days inclusive L.S.T. (Local Standard Time) means the time applicable on the relevant date at the Address of the Insured as shown on the Schedule to the Policy

We hereby certify that:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney; and
2. The minimum amount of cover provided by this policy is no less than GBP5,000,000.

Signed on behalf of Chubb European Group SE



Mark Roberts
Division President UK&I

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under number: BR023093. Registered address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

CERTIFICATE OF MOTOR INSURANCE

Policy Number Y087209FLT0125A

1. Description of Vehicle

Any motor vehicle the property of the Insured and/or for which they are legally responsible.

2. Name of Policyholder

Phipps & Co Ltd, Jointline Holdings Ltd, Jointline Ltd, Wassell Ltd and Exfavilla Ltd

3. Effective date of the commencement of insurance for the purposes of the relevant law

00:01 31 March 2025

4. Date of expiry of insurance

23:59 30 March 2026

5. Persons or classes of persons entitled to drive

Any person.

provided the person driving holds a licence to drive the vehicle and such licence has not been revoked or has held and is not disqualified from holding or obtaining such a licence and provided the person is driving on the order of or with the permission of the policyholder.

6. Limitations as to use

Social, Domestic and Pleasure Purposes.
Use for the Insured's business.

7. Exclusion

Use for hire or reward.
Use for the carriage of passengers for hire or reward.
Use for the carriage of goods for hire or reward.
Use whilst drawing a greater number of trailers in all than is permitted by Law.
Use for racing, competitions, rallies or trials.
Use to secure the release of a motor vehicle, not otherwise specifically the subject of this insurance policy, which has been seized by, or on behalf, of any government or public authority.

8. End of document

We hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of QBE UK Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842.

QBE UK Limited

30 Fenchurch Street
London
EC3M 3BD

QBE UK Limited

J. Harris
For QBE UK Limited

NOTE: This Certificate relates to Road Traffic Act liability only. For full details of the insurance cover reference should be made to the Insurance Document.
Advice to Third Parties - nothing contained in this Certificate affects your right as a Third Party to make a claim.

IMPORTANT NOTE

In the event of any of the following changes you should notify your Broker/Agent **immediately** in order to obtain QBE UK Limited's confirmed acceptance:

- if you are replacing your vehicle
- if you are adding a vehicle
- for a change in the use of the vehicle
- for an amendment to the persons entitled to drive
- for retail customers (as advised by your Broker/Agent who arranged this insurance) should you cancel this insurance within the 14 day cooling off period this Certificate of Motor Insurance must be returned.

Thereafter if you wish to cancel or suspend the insurance you must obtain the agreement of QBE UK Limited.
The cancellation or suspension will operate only from the date this Certificate of Insurance is received by QBE UK Limited.

EUROPEAN COVER

This Policy is operative in all member countries of the European Union, Norway, Switzerland and Iceland.

Cette Police s'applique dans tous les pays membres de l'Union Européene en , Norvege, Suisse et Islande.

Diese Police findet Anwendung in allen mitgliedstaaten der Europäischen Union, in Norwegen, Schweiz und Island.

Esta Poliza se aplica en todos los paises miembros de la Union Europea y Noruega y Suiza y Islandia.

Questo Polizza si applica in tutti i paesi membri Dell Unione Europea e Norvegia e Svizzera e Islanda.

BAIL BOND

The cover for visits to Spain extends to include the provision of a Guarantee or Monetary Deposit for Bail purposes - not exceeding £1,000 - which may be required by the Authorities to avoid detention of the vehicle and/or driver as a result of an accident in that country.

The amount advanced is repayable to QBE UK Limited.

Autorizamos a la Oficina d Aseguradores de Automoviles de Madrid a actuar en nombre de nuestro Asegurado para obtener la liberacion del vehiculo y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detencion oficial.

A tal efecto la Oficina de queda autorizada por el preser hasta £1,000.