

TO WHOM IT MAY CONCERN

24 March 2023

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 2023 to 30 March 2024 (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 2023 to 30 March 2024 (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:	Y117423QBE0723A
Cover period:	31 March 2023 to 30 March 2024 (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

Aviation Liability

Insurer:	American International Group UK Ltd
Policy number:	B0758Z230117
Cover period:	31 March 2023 to 30 March 2024 (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.

Contractors Combined

Insurer:	HSB Engineering Insurance Ltd
Policy number:	0006403009
Cover period:	30 March 2023 to 30 March 2024 (both dates inclusive)
Maximum Contract Price:	£1,000,000
Maximum Contract Period:	12 Months
Hired in Plant:	£120,000 including continuing hire charges
Deductible:	£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:	Y087209FLT0123A
Cover period:	31 March 2023 to 30 March 2024 (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,



Sarah Howarth, BA (Hons), ACII
 Broking Team Leader
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