

06 December 2024

## TO WHOM IT MAY CONCERN

### Re: Mitchell & Webber Limited – Confirmation of Liability Insurances

I write to confirm that I have arranged the following policies on behalf of our above named clients covering the period 7<sup>th</sup> December 2024 to expiry on 6<sup>th</sup> December 2025:

**Motor Insurance Policy No. MV23Z0019444** via the Pen Underwriting Limited Hazardous / Petrochemical Industries Insurance Product (Insurer is Zurich Municipal) and this includes third party liability cover. The Insurers will indemnify our clients against liability at Law for damages and claimants' costs and expenses in respect of (a) death of or bodily injury to any person and (b) damage to property. The indemnity limit provided in respect of (a) above is unlimited in order to comply with the requirements of the Road Traffic Acts. The indemnity limit provided in respect of (b) is limited to £10,000,000 in respect of any one claim or number of claims arising out of one cause in respect of commercial vehicles and including the carriage of hazardous goods. In respect of motor cars the indemnity limit is £50,000,000. The liability cover provided by the above Motor policy will include the risks associated with delivery, spillage and contamination.

**General Combined Liability Covers** via the Pen Underwriting Limited Hazardous / Petrochemical Industries Insurance Product (Insurer is QBE) under policy number P/CCO/10392. Our Clients Business Description is 'Oil, Fuel and Lubricant Distributor; Contractors for the Sale, Installation, Maintenance and Repair of Tanks, Heating & Cooking Equipment. Industrial Services including Groundworkers, removal of contaminated ground/soil, Tank Cleaning including confined space work'. Public Liability cover is provided for an indemnity limit of £5,000,000 in respect of any one occurrence or series of occurrences arising out of one cause, Products Liability for of an indemnity limit of £5,000,000 in respect of the total of all occurrences during any one period of insurance and Employers Liability for of an indemnity limit of £10,000,000 in respect of any one occurrence or series of occurrences arising out of one cause.

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Both of the above policies include an “Indemnity to Principals” clause.

Please note that exclusions/restrictions apply to the policy cover in respect of Terrorism.

The information provided is based upon the insurance arrangements at the time of writing. The information is provided on an ‘abridged form only’ and reference must be made to the policy document and insurers’ renewal notices for the full terms, conditions applicable. Alterations may be made to the policies during the period of cover.

Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position upon request.

If you require any further information or sight of the policies, then please do not hesitate to contact us.

Yours faithfully

A handwritten signature in black ink, appearing to read 'S J Moses', with a large, stylized flourish above the name.

S J Moses  
Managing Director