

Your Ref: 86252529  
8th December 2025

To Whom It May Concern,

**Our Client:** Mitchell & Webber Ltd

As the Insurance Broker acting on behalf of **Mitchell & Webber Ltd**, please accept this letter as confirmation that the insurances detailed below are in force.

I write to confirm that I have arranged the following policies on behalf of our above named clients covering the period 7th December 2025 to expiry on 6th December 2026 (other than as indicated below):

**Motor Insurance Policy No. MV23Z0019444 via Pen Underwriting Limited (Insurer is Zurich Municipal).**

This Policy includes third party motor 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.

**Commercial Vehicles:** The indemnity limit provided in respect of (b) above is limited to £10,000,000 in respect of any one claim or number of claims arising out of one cause, including the carriage of hazardous goods & the risks associated with delivery, spillage and contamination.

**Motor Cars:** The indemnity limit provided in respect of (b) above is limited to £50,000,000 in respect of any one claim or number of claims arising out of one cause.

**Combined Public, Products & Employers Liability Policy No. P/CCO/10392 via Pen Underwriting Limited (Insurer is QBE)**

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.

**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.

**Excess Public & Products Liability Policy No. JMD00406, via JRP Insurance Management Ltd  
(Insurer is Great Lakes Insurance UK Ltd)**

**Public Liability:** Indemnity Limit £5,000,000 in excess of the Primary Liability Indemnity Limit of £5,000,000 placed with QBE via Pen Underwriting Ltd

**Products Liability:** Indemnity Limit £5,000,000 in excess of the Primary Liability Indemnity Limit of £5,000,000 placed with QBE via Pen Underwriting Ltd

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.

Please contact us if you require any further information.

Yours faithfully,

A handwritten signature in black ink that reads "Steve Moses". The signature is written in a cursive, flowing style.

**Steve Moses**  
Managing Director

Telephone: 07719 737 666 / 01736 364373  
Email: Steve.Moses@bbrown.com