



VERIFICATION OF INSURANCE

TO WHOM IT MAY CONCERN

11.12.2017

Dear Sirs,

Insured: Esh Investments Ltd &/or Subsidiary Companies including but not limited to Esh Construction Ltd

As at the date of this letter, we act as insurance brokers to the above Insured and in this capacity can provide brief details of the Insured’s current covers as follows:

Primary Public/Products Liability

Insurer:	Axa Insurance Plc	
Policy Number:	NE CMC 6918234	
Period of Insurance:	31 st December 2017 – 30 th December 2018 both days inclusive	
Indemnity Limit:	Public Liability	£5,000,000 any one occurrence, unlimited in any one period of insurance
	Products Liability	£5,000,000 any one occurrence and in the aggregate any one year
	Pollution Liability	£5,000,000 in all in the period of Insurance

Limits reduced to £2,000,000 in respect of Terrorism and £1,000,000 in respect of Asbestos

Excess: £2,500 each and every occurrence Third Party Property Damage

Excess Public/Products Liability

Insurer:	Chubb Insurance
Policy Number:	UKCASC83469
Period of Insurance:	31 st December 2017 – 30 th December 2018 both days inclusive
Indemnity Limit:	£20,000,000 in excess of the Primary £5,000,000

Total Public Liability Indemnity £25,000,000



LOCKTON COMPANIES LLP

4th Floor Higham House, New Bridge Street West, Newcastle upon Tyne NE1 8AN
Tel: 01912613070/ Fax: 01912613060
www.lockton.com

A limited liability partnership registered in England & Wales at The St Botolph Building, 138 Houndsditch, London EC3A 7AG. Company number: OC353198

Authorised and regulated by the Financial Conduct Authority and a Lloyd’s Broker

A list of the designated members and individual members of Lockton Companies LLP is available for inspection at the registered office



Primary Employers Liability

Insurer: Axa Insurance Plc
Policy Number: NE CMC 6918234
Period of Insurance: 31st December 2017 – 30th December 2018 both days inclusive
Indemnity Limit: £ 10,000,000 any one occurrence but reduced to £5,000,000 in respect of Terrorism

Excess Employers Liability

Insurer: Chubb Insurance
Policy Number: UKCASC83469
Period of Insurance: 31st December 2017 – 30th December 2018 both days inclusive
Indemnity Limit: £10,000,000 in excess of the Primary £10,000,000

Total Employers Liability Indemnity £20,000,000

Contractors All Risks

Insurer: Allianz Insurance plc
Policy Number: NT/23127731
Period of Insurance: 31st December 2017 – 30th December 2018 both days inclusive
Limit any One Loss: £ 12,500,000 any one occurrence
Own Plant: £ 1,000,000 any one occurrence
Hired in Plant: £ 1,000,000 any one occurrence
Excess: £ 10,000 all losses

Professional Indemnity

Insurer: AIG Europe Ltd
Policy Number: 34601054
Period of Insurance: 31st December 2017 – 30th December 2018 both days inclusive

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Indemnity Limit: £10,000,000 each & every loss but limited to: £5,000,000 in the annual aggregate in respect of Asbestos Services, £250,000 in the annual aggregate in respect of Estate Agents and Health and Safety / Construction design management legislation, £5,000,000 in the annual aggregate in respect of Sudden and accidental pollution, £100,000 in annual aggregate in respect of Lost Document extension

Retention: £50,000

Indemnity to Principals is included in all the above Insurance Covers

This letter is provided for information only and the confirmation given in respect of the insurance policies noted in this letter is given solely as at the date of this letter. Cover is subject to Insurer's policy terms, conditions, limitations and exclusions, and may also be subject to cancellation provisions and warranties.

The issuance of this letter does not make the person or organisation to whom it has been issued an additional insured and confers no rights upon the recipient, nor does it modify in any manner the contract of insurance between the Insured and Insurers.

Without prejudice to the foregoing no assurance is given by us to the adequacy or otherwise of the sums insured /limit of liability/indemnity (as the case may be) under the insurance policies. Nor do we express any view or assume any liability as to the solvency or future ability to pay of any of the insurance companies with whom the insurance policies have been placed. In each case you must rely upon your own assessment of such matters. We cannot comment as to whether the Insured has done or omitted to do anything which has rendered or may render any policy of insurance (including the insurance policies noted in this letter) taken out by it or by any other person in relation to any of the Insured's assets or liabilities void or voidable and you must similarly rely upon your own enquiries in this respect.

Lockton does not accept any liability or responsibility to any third party (including, but not limited to, any person to whom this letter is addressed) in respect of the information provided nor does Lockton have any obligation to advise any changes to or cancellation of the insurances described.

This letter shall be governed by and shall be construed in accordance with English law and the courts of England and Wales shall have exclusive jurisdiction.

We trust that this information is sufficient for your purposes however, should you require additional detail this can be provided upon agreement from the Insured.

A. McDonald

SIGNED:.....DATED: 11th December, 2017

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NAME: Phil McDonnell For and on behalf of Lockton Companies LLP

SIGNED:.....DATED: 11th December, 2017

NAME: Joanne Corbidge For and on behalf of Lockton Companies LLP

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