

To Whom It May Concern

06 January 2020

Dear Sirs,

CONFIRMATION OF INSURANCE
Northumbrian Water Limited

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

EMPLOYERS' LIABILITY

INSURER	QBE UK Limited
POLICY NUMBER	Y006710QBE0120A
PERIOD OF INSURANCE	01 January 2020 to 31 December 2020, both days inclusive Greenwich Mean Time
LIMIT OF INDEMNITY	GBP 25,000,000 any one cause or event, inclusive of legal costs Subject to various sub-limits
DEDUCTIBLES	NIL

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.



Chartered

Registered in England and Wales Number: 1507274
Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU.
Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).
RM DES v3.0 (W7M)

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

A handwritten signature in blue ink, appearing to be 'Tom J. [unclear]', written over a horizontal line.

Marsh Ltd