

CONFIRMATION OF INSURANCE

Policy Holder: Helping Hand Co (Ledbury) Ltd

Address: Bromyard Rd

Ledbury HR8 1NS

Business Description: Manufacture, Fabrication & Supply of Disabled Aids, Litter Pickers

and Injection Moulded Produce

Public, Products & Employers Liability

Period of Cover: 13th February 2019 to: 12th February 2020

Limit of Indemnity: Public Liability - any one occurrence £5,000,000

Products Liability - any one occurrence and in £5,000,000

aggregate in the period of insurance

Employers Liability - any one occurrence £10,000,000

Insurer: Aspen Risk Management Ltd

Policy No: UKA5QM0150PH

Indemnity to Principal: Yes

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

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 excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party 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 any third party 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 in this letter (to the extent such waiver is legally permitted).

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. Please Quote Client Ref: 5380187

Adam Hewlett Cert CII Account Executive

31st January 2019

Date:

Jelf14 Commercial Road, Hereford, HR1 2BE

