



Castlemead
Lower Castle Street
Bristol
BS1 3AG

30 September 2019

To Whom It May Concern

Dear Sirs

CONFIRMATION OF INSURANCE – ARRC (Holdings) Ltd, ARR Craib Transport Ltd

Employers liability

Insurer American International Group UK Limited
Policy number 21606464
Limit of indemnity £15,000,000 any one loss
Policy period 30 September 2019 to 29 September 2020

Public and products liability

Insurer American International Group UK Limited
Policy number 21606464
Type of policy Public and products liability
Limit of indemnity £10,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period 30 September 2019 to 29 September 2020

Excess layer public and products liability

Insurer QBE UK Ltd
Policy number B077468011589
Limit of indemnity £10,000,000 over £10,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period 30 September 2019 to 29 September 2020

Excess layer employers liability

Insurer	QBE UK Ltd
Policy number	B077468011230
Limit of indemnity	£10,000,000 over £15,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period	30 September 2019 to 29 September 2020

Freight liability and warehousing

Insurer	The Fiducia MGA Company Ltd
Policy number	FIDCAR-0296/2019
Limit of indemnity	RHA conditions as agreed with customer per contract (up to £10,000 per tonne / £12,500 for bottled wines and spirits) All risks as agreed with customer per contract
Policy period	30 September 2019 to 29 September 2020

Important information

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.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'J. J. J.', written in a cursive style.

On behalf of Jelf Insurance Brokers Limited

Policy Number Y004024FLT0119A

1. Description of Vehicle

Any Commercial Motor Vehicle the property of the Insured and /or for which they are legally responsible

2. Name of Policyholder

Gregory Distribution (Holdings) Ltd &/or Gregory Distribution Ltd &/or Kay Transport Ltd &/or Hayton Coulthard Transport Ltd &/or Frampton's Transport Services Ltd &/or ARRC (Holdings) Ltd &/or ARR Craib Transport Ltd

3. Effective date of the commencement of insurance for the purposes of the relevant law

00:01 30 September 2019

4. Date of expiry of insurance

23:59 29 September 2020

5. Persons or classes of persons entitled to drive

Any person in the Insured's employ.

provided the person driving holds a licence to drive the vehicle and such licence has not been revoked or has held and is not disqualified from holding or obtaining such a licence and provided the person is driving on the order of or with the permission of the policyholder.

6. Limitations as to use

Social, Domestic and Pleasure Purposes.
Use for the Insured's business.

7. Exclusion

Use for the carriage of passengers for hire or reward.
Use whilst drawing a greater number of trailers in all than is permitted by Law.
Use for racing, competitions, rallies or trials.
Use to secure the release of a motor vehicle, not otherwise specifically the subject of this insurance policy, which has been seized by, or on behalf, of any government or public authority.

8. End of document

We hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. For and on behalf of QBE UK Limited which is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842.

QBE UK Limited
Plantation Place
30 Fenchurch Street
London
EC3M 3BD

QBE UK Limited



R. Pryce
For QBE UK Limited

**NOTE: This Certificate relates to Road Traffic Act liability only. For full details of the insurance cover reference should be made to the Insurance Document.
Advice to Third Parties - nothing contained in this Certificate affects your right as a Third Party to make a claim.**

IMPORTANT NOTE

In the event of any of the following changes you should notify your Broker/Agent **immediately** in order to obtain QBE UK Limited's confirmed acceptance:

- if you are replacing your vehicle
- if you are adding a vehicle
- for a change in the use of the vehicle
- for an amendment to the persons entitled to drive
- for retail customers (as advised by your Broker/Agent who arranged this insurance) should you cancel this insurance within the 14 day cooling off period this Certificate of Motor Insurance must be returned.

Thereafter if you wish to cancel or suspend the insurance you must obtain the agreement of QBE UK Limited.
The cancellation or suspension will operate only from the date this Certificate of Insurance is received by QBE UK Limited.