



Castlemead
Lower Castle Street
Bristol
BS1 3AG

18/10/2018

To Whom It May Concern

Dear Sirs

CONFIRMATION OF INSURANCE – ARRC Holdings Limited and subsidiary companies

Goods in transit

Insurer The Fiducia MGA Company Limited
Policy number FIDCAR-0305/2018
2009 RHA Conditions of Carriage – GBP 1,300 per tonne
CMR Conditions of Carriage – Load Limit GBP 300,000
Limit of indemnity BIFA Conditions of Carriage – Load Limit GBP 250,000
RHA Limit of liability in respect of cased wines and spirits is increased to GBP 12,500 per tonne (maximum load limit GBP 325,000)
Policy period 01 October 2018 to 28 September 2019

Employers' liability

Insurer AIG Europe Limited
Policy number 21606464
Limit of indemnity £15,000,000 any one loss
Policy period 01 September 2018 to 30 September 2019

Public and products liability

Insurer AIG Europe Limited
Policy number 21606464
Limit of indemnity £10,000,000 any one accident and in aggregate in any period of insurance for products supplied
Including indemnity to principals clause
Policy period 01 September 2018 to 30 September 2019

Motor fleet

Insurer AIG Europe Limited
Policy number 21603760
Cover Comprehensive cover in respect of all commercial vehicles and private cars
 Third party only in respect of special types
Policy period 01 September 2018 to 31 August 2019

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,



Jelf Insurance Brokers Limited