

**VERIFICATION OF INSURANCE****TO WHOM IT MAY CONCERN**

Dear Sirs

**Insured: ARRC Holdings Limited and subsidiary companies including ARR Craib Transport Limited & ARR Craib Transport (NEE) Limited**

We act as insurance brokers to the above client and in this capacity can provide brief details of their current Insurance arrangements:-

**Employers Liability**

**Insurer** AIG Europe Ltd  
**Policy number** 21606464  
**Period of Insurance** 29<sup>th</sup> April 2017 to 28<sup>th</sup> April 2018 inclusive  
**Indemnity Limit** £15,000,000  
**Excess** NIL

**Public & Products Liability**

**Insurer** AIG Europe Ltd  
**Policy number** 21606464  
**Period of Insurance** 29<sup>th</sup> April 2017 to 28<sup>th</sup> April 2018 inclusive  
**Indemnity Limit** £10,000,000  
**Excess** £500 each and every Third Party Property Damage loss

**Motor Fleet**

**Insurer** AIG Europe Ltd  
**Policy number** 21603760  
**Period of Insurance** 29<sup>th</sup> April 2017 to 28<sup>th</sup> April 2018 inclusive  
**Basis of Cover** Comprehensive in respect of all Commercial Vehicles and all Private Cars  
Third Party Road Risks Only in respect of Special Types  
**Excess** £7,500 each and every in respect of Accidental Damage, Fire, Theft and Windscreen reducing to £500 in respect of Private Cars

**Goods in Transit**

**Insurer** Northern Marine Underwriters Limited  
**Policy number** FHW031530199  
**Period of Insurance** 29<sup>th</sup> April 2017 to 28<sup>th</sup> April 2018 inclusive  
**Sum Insured** 2009 RHA Conditions of Carriage - GBP1,300 per tonne  
CMR Conditions of Carriage – Load Limit GBP300,000  
BIFA Conditions of Carriage – Load Limit GBP250,000  
RHA Limit of liability in respect of cased wines and spirits is increased to GBP12,500 per tonne (maximum load limit GBP325,000) and GBP25,000 in respect of bulk wines and spirits (maximum load limit GBP650,000)  
**Deductible** £1,000 each and every loss  
**Territorial Limits** United Kingdom and Europe

**LOCKTON COMPANIES LLP**5<sup>th</sup> Floor, 145 St Vincent Street, Glasgow, G2 5JF Tel: 0141 226 8770  
[www.lockton.com](http://www.lockton.com)Registered in England & Wales at the above address. Company number: OC353198  
A Lloyd's Broker. Authorised and regulated by the Financial Conduct Authority.



Cover is subject to standard Business Combined policy terms and conditions.

This document is provided for information only and cover is subject to Insurer's policy terms, conditions, limitations and exclusions. Cover may also be subject to cancellation provisions and warranties.

The issuance of this document 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 client has done or omitted to do anything which has rendered or may render any policy of insurance (including the insurance policies noted in this document) taken out by it or by any other person in relation to any of the client'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 document is addressed) in respect of the information provided nor do 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 our client.

A handwritten signature in black ink, appearing to read "Ruth Fitton".

**Ruth Fitton, Account Manager**  
**For and on behalf of Lockton Companies LLP**