



VERIFICATION OF INSURANCE
TO WHOM IT MAY CONCERN

23 April 2018

Dear Sirs,

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

As at the date of this letter, we act as insurance brokers to the above Insured and in this capacity can provide brief details of the Insured's current Insurance arrangements:

Employers Liability

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

Public & Products Liability

Insurer AIG Europe Ltd
Policy number 21606464
Period of 29th April 2017 to 28th July 2018 inclusive
Insurance
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 29th April 2017 to 28th July 2018 inclusive
Insurance
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 29th April 2017 to 28th July 2018 inclusive
Insurance
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

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Registered in England & Wales at the above address. Company number: OC353198

A Lloyd's Broker. Authorised and regulated by the Financial Conduct Authority.



This letter is provided for information only and the confirmation given in respect of the insurance policies noted in this letter is given solely as at the date of this letter. Cover is subject to Insurer's policy terms, conditions, limitations and exclusions, and may also be subject to cancellation provisions and warranties.

The issuance of this letter 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 Insured has done or omitted to do anything which has rendered or may render any policy of insurance (including the insurance policies noted in this letter) taken out by it or by any other person in relation to any of

the Insured'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 letter is addressed) in respect of the information provided nor does 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 the Insured.

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