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29 September 2020

To whom it may concern

Dear Sirs

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

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

Employers' liability

Insurer American International Group UK Limited
Policy number 21606464
Limit of indemnity £15,000,000 any one loss
Policy period 30 September 2020 to 29 September 2021

Public and products liability

Insurer American International Group UK Limited
Policy number 21606464
Limit of indemnity £10,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period 30 September 2020 to 29 September 2021

Excess of loss – Public and Products Liability

Insurer QBE Syndicate 386
Policy number B077468011589
Limit of indemnity £10,000,00 in excess of £10,000,000 any one accident and in aggregate in

any period of insurance for products supplied
Policy period 30 September 2020 to 29 September 2021

Excess of Loss – Employers Liability

Insurer QBE Syndicate 386
Policy number B077468011230
Limit of indemnity £10,000,00 in excess of £15,000,000 any one accident and in aggregate in any period of insurance for products supplied
Policy period 30 September 2020 to 29 September 2021

Freight Liability

Insurer The Fiducia MGA Company Ltd
Policy number FIDCAR-0296/2020
Limit of indemnity £5,000 per tonne RHA Conditions of Carriage
£12,500 per tonne RHA Conditions of Carriage for theft attractive goods
Unless otherwise agreed with insurers
Contract limit £500,000
Policy period 30 September 2020 to 29 September 2021

Motor fleet

Insurer QBE UK Ltd
Policy number Y004024FLT0120A
Policy period 30 September 2020 to 29 September 2021

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 'James Mclean', written in a cursive style.

James Mclean BSc (Hons)
Senior Account Broker