

TO WHOM IT MAY CONCERN,

17th September 2020

RE: Chris Reynolds Pallets (NW) Ltd

Our Reference: 36220224

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following cover is in place:

Type of Insurance	Employers Liability
Policy	To be confirmed
Inception Date	16 th September 2020
Expiry Date	15 th September 2021
Insurer(s)	Miles Smith Limited
Limit of Indemnity	£10,000,000
Type of Indemnity	Any One Claim

Type of Insurance	Public & Products Liability
Policy	To be confirmed
Inception Date	16 th September 2020
Expiry Date	15 th September 2021
Insurer(s)	Miles Smith Limited
Limit of Indemnity	£5,000,000
Type of Indemnity	Any One Claim and in the aggregate in respect of Products Liability

Type of Insurance	Public & Products Liability (Excess Layer)
Policy	0025055321
Inception Date	22 nd September 2020
Expiry Date	21 st September 2021
Insurer(s)	American International Group UK Limited
Excess layer:	£5,000,000
Primary indemnity limit:	£5,000,000
Type of Indemnity	Any One Claim and in the aggregate in respect of Products Liability

Please Note:

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policies, nor does it purport to set out all of the policies' terms, conditions and exclusions.

The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims.

Signed on behalf of Erskine Murray Ltd

A handwritten signature in black ink, appearing to be 'GR', written in a cursive style.

Gareth Rowlands BA (hons), Cert CII
Senior Account Handler
Authorised Signatory