

7 August 2025

To Whom It May Concern

**CONFIRMATION OF INSURANCE – Skern Lodge Limited**

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: Liberty Mutual Insurance Europe SE  
POLICY NUMBER: 1000704103-01  
PERIOD OF INSURANCE: 17 January 2025 to 16 January 2026 (both dates inclusive)  
SUMS INSURED: GBP10,000,000 any one occurrence

**PRIMARY PUBLIC AND PRODUCTS LIABILITY**

INSURER: Liberty Mutual Insurance Europe SE  
POLICY NUMBER: 1000704103-01  
PERIOD OF INSURANCE: 17 January 2025 to 16 January 2026 (both dates inclusive)  
SUMS INSURED: GBP5,000,000 any one occurrence in respect of Public Liability and in the aggregate in respect of Products Liability

**EXCESS PUBLIC AND PRODUCTS LIABILITY**

INSURER: Chubb European Group Limited  
POLICY NUMBER: UKCASD55568  
PERIOD OF INSURANCE: 17 January 2025 to 16 January 2026 (both dates inclusive)

LIMIT OF LIABILITY: GBP5,000,000 in excess of GBP5,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability

Accordingly our client benefits from a total coverage of GBP10,000,000 in respect of Public/Products Liability

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 deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you 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 yourselves 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 herein with the exception only of wilful default, recklessness or fraud.

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 the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully,



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**Becky Holdaway**  
**Client Advisor for and on behalf of Marsh Ltd**