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Insurance Brokers

TO WHOM IT MAY CONCERN

Re: Snape Construction Ltd& Snape Contracting Services Ltd & Willow Construction (Midlands) Ltd & ACMB Investments Ltd & Centaur Homes Ltd & Snape Management Solutions Ltd & Snape Construction Ltd (Directors) Retirement Benefits Scheme & Snapecall (South West) Ltd & Montpellier Land & Development Consultancy Ltd & Centaur Homes (South West) Ltd, Centaur Homes (North) Ltd, & S C (2007) Ltd.

Date: **20th August 2018**

We act as the Insurance Brokers and Advisers for the above and would like to confirm that the undernoted insurances have been arranged on their behalf:-

Commercial Combined / Excess Public / Products Liability policies

Insurer:	Aviva Insurance Ltd / AIG Europe Ltd / Zurich / Chubb
Policy Numbers:	TBA / 25035094 / AL890093 / UKCAS015190118
Period of Insurance:	31st August 2018 until 30th August 2019
Business Description:	Property development and construction, including emergency property repair and maintenance services. Property owners.

Employers Liability

Limit of Indemnity	£10,000,000 any one occurrence inclusive of legal costs and expenses, other than Terrorism which is restricted to £5,000,000

This section provides cover for the Insured's Legal Liability for their employees for death, injury or disease sustained during the course of their employment in the business and is require by law.

This section includes:-

Indemnity to any Principal	Yes

Public Liability

Limit of Indemnity	£50,000,000 any one occurrence and unlimited in the period of Insurance

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

This section includes:-

Indemnity to any Principal	Yes

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Lorica Insurance Brokers is a trading name of Lorica Insurance Brokers Ltd. Authorised and regulated by the Financial Conduct Authority.
Registered Address: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Registered in England & Wales Registered No. 01417032

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Products Liability

Limit of Indemnity	£50,000,000 any one occurrence and in all in the Period of Insurance

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

Contract Works

Maximum Contract works value	£3,250,000
Hired in Plant limit	£250,000

This section provides cover for the "All Risks" of Loss or Damage to the Property Insured

Professional Indemnity (Snape Construction Ltd, Snape Contracting Services Ltd & SC (2007) Ltd

Insurer:	HCC International Insurance Company plc
Policy Numbers:	PI18H658400
Period of Insurance:	31st August 2018 until 30th August 2019
Limit of Liability	£1,000,000 any one claim including defence costs.

This section provides cover for the Insured's legal liability incurred following professional negligent acts or omissions as per the policy wording.

All Subject to the policy terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. The 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).

All details are subject at all times to the individual policy wordings. This document is issued as a matter of information only and confers no rights upon the document holder other than those provided by the policy. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Should the above mentioned contract of insurance be cancelled, re-assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Lorica Insurance Brokers.

This letter is given on the condition that you forever waive any liability against us based on the placement of the insurance(s) and/or the statements made herein with the exception 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.

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This letter shall be governed by and shall be construed in accordance with English law.

We trust this information is of assistance to you but if you require any further details please contact us.

Yours faithfully,

EM Bishop

Liz Bishop
Corporate Account Handler
lbishop@loricainsurance.com
Tel: 0333 400 0890

Countersigned:.....

Tel: 0333 400 0890