

Your Ref:

Our Ref: SILAS-1

04 May 2020

**TO WHOM IT MAY CONCERN**

Dear Sirs

We act as Insurance Brokers to **Silas Group Ltd & Ace Fire and Security Systems Ltd** of St. Martins Business Centre, 1 St.Martins Way, Bedford MK42 0LF and confirm that we arrange the following Insurance covers:

**Employers Liability**

|                        |   |                                |
|------------------------|---|--------------------------------|
| <b>Insurer</b>         | : | QBE Insurance (Europe) Ltd     |
| <b>Policy Number</b>   | : | Y031643                        |
| <b>Period</b>          | : | 15th May 2020 to 14th May 2021 |
| <b>Indemnity Limit</b> | : | £10,000,000 any one occurrence |
| <b>Extension</b>       | : | Indemnity to Principal         |
| <b>Excess</b>          | : | Nil                            |

**Public/Products Liability**

|                        |   |   |
|------------------------|---|---|
| <b>Insurer</b>         | : | QBE Insurance (Europe) Ltd & Aviva Insurance Ltd  |
| <b>Policy Number</b>   | : | Y031643 & 100669545CLP  |
| <b>Period</b>          | : | 15th May 2020 to 14th May 2021  |
| <b>Indemnity Limit</b> | : | £10,000,000 any one occurrence and in the aggregate in respect of Products  |
| <b>Extension</b>       | : | Indemnity to Principal  |
| <b>Excesses</b>        | : | £250 All Other Work, £2,500 Work on Mainframe Computer Suites, £1,000 Guarding on Building Sites or Car Compounds |

**Professional Indemnity**

|                         |   |  |
|-------------------------|---|--|
| <b>Insurer</b>          | : | QBE Insurance (Europe) Ltd                       |
| <b>Policy Number</b>    | : | Y031643  |
| <b>Period</b>           | : | 15th May 2020 to 14th May 2021                   |
| <b>Indemnity Limit</b>  | : | £100,000 any one occurrence and in the aggregate |
| <b>Retroactive Date</b> | : | 15 <sup>th</sup> May 2008                        |
| <b>Extension</b>        | : | Indemnity to Principal                           |
| <b>Excess</b>           | : | £2,500 All Claims                                |

Please note the above summaries cover only, and reference to the policy wording should be made for full details of cover, terms, conditions and exceptions.

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 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 English law

For and on behalf of

W Denis  
Insurance Brokers Plc

W Denis Insurance Broker Plc

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