

**EMPLOYERS LIABILITY**

Insurer: XL Insurance Company SE  
Policy No: GB00042938 LI 15A  
Period of Insurance: 1<sup>st</sup> October 2015 to 30<sup>th</sup> September 2016  
Limit of Indemnity: £10,000,000 any one event.

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly out of terrorism.

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.

This letter provides a brief summary of cover only with more information and answers to frequently asked questions (FAQ's) available at [www.bg-insurance.org](http://www.bg-insurance.org).

We express no view and assume no liability with respect to the solvency or future ability to pay off 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

Yours faithfully



Dominic Brosnan  
Account Handler

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