



Laura Laws
Client Executive
Public Sector Practice

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27th March 2023

To Whom It May Concern

Westmorland & Furness Council

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:

COMBINED LIABILITY	Employer's Liability, PL / Products, Professional Indemnity, Officials Indemnity
INSURER:	AXA XL Insurance Company UK Limited and Aviva Insurance Limited via Maven Public Sector
POLICY NUMBER:	P23CASLFG00281
PERIOD OF INSURANCE:	1 st April 2023 to 31 st March 2024
LIMIT OF LIABILITY:	Employer's Liability: GBP 35,000,000 PL / Products Liability: GBP 35,000,000 Professional Indemnity: GBP 5,000,000 Officials Indemnity: GBP 10,000,000

EXCESS LIABILITY	In excess of £35,000,000
INSURER:	Allianz Insurance PLC
POLICY NUMBER:	P23CASLFG00284
PERIOD OF INSURANCE:	1 st April 2023 to 31 st March 2024
LIMIT OF LIABILITY:	Employer's Liability: GBP 15,000,000



Registered in England and Wales Number: 1507274, Registered Office:
1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is
authorised and regulated by the Financial Conduct Authority.



Page 2
27th March 2023
TO WHOM IT MAY CONCERN

PL / Products Liability: GBP 15,000,000

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,

Laura Laws

For and on behalf of Marsh Ltd



Page 3
27th March 2023
TO WHOM IT MAY CONCERN