

To Whom It May Concern

1st April 2025

Dear Sirs,

CONFIRMATION OF INSURANCE – Westmorland and 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 Insurance

INSURER: AXA XL Insurance Company UK Limited and Aviva Insurance Limited via Maven Public Sector

POLICY NUMBER: P25CASLFG00281

PERIOD OF INSURANCE: 1 April 2025 to 31 March 2026

LIMIT(S) OF LIABILITY:

Employer's Liability: GBP 35,000,000

Public Liability / Products Liability: GBP 35,000,000

Professional and Officials Indemnity: GBP 15,000,000

EXCESS LIABILITY In excess of £35,000,000

INSURER: Allianz Insurance PLC

POLICY NUMBER: P25CASLFG00284

PERIOD OF INSURANCE: 1st April 2025 to 31st March 2026

LIMIT OF LIABILITY: Employer's Liability: GBP 15,000,000

Public Liability / 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 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,

Frederica Busby
Client Advisor