



**Diane Clark**

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TO WHOM IT MAY CONCERN

9 July 2015

**Subject:** CONFIRMATION OF COVER - TWMA GROUP LTD

Dear Sirs

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 insurances on its behalf as detailed below:

**EMPLOYERS LIABILITY**

INSURER	AIG Europe Limited
POLICY NUMBER	21601570
PERIOD OF INSURANCE	01 July 2015 to 30 June 2016
LIMIT OF INDEMNITY	GBP15,000,000

**PUBLIC/PRODUCTS LIABILITY**

INSURER	AIG Europe Limited
PERIOD OF INSURANCE	21601570
LIMIT OF INDEMNITY	GBP15,000,000

We have placed this 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.



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.



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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 any of the insurance companies which have issued the insurance.

We assume no obligation to advise yourselves of any developments regarding the insurance 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 and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

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

Yours faithfully,

Diane Clark