

## TO WHOM IT MAY CONCERN

29 September 2022

Our Reference: JJ/CJ/CMv

Dear Sirs

### Confirmation of Insurance Cover for : Two Rivers Housing, Centigen Facilities Management, Two Rivers Developments Ltd and Two Rivers Initiatives

Arthur J. Gallagher Insurance Brokers Limited act as Insurance and Risk Advisor to the above named organisation. We confirm the following insurance arrangements are in force:

#### Employers Liability

<b>Insurer:</b>	QBE UK Ltd via Alesco Risk Management Services Ltd
<b>Policy Number:</b>	Y136777QBE0122A
<b>Expiry Date:</b>	30 September 2023
<b>Limit of Indemnity:</b>	£15,000,000
<b>Cover:</b>	This is provided in respect of the Insured's legal liability to pay damages following bodily injury, illness or disease to persons caused whilst in the insured's employment.

#### Public and Products Liability

<b>Insurer:</b>	QBE UK Ltd via Alesco Risk Management Services Ltd
<b>Policy Number:</b>	Y136777QBE0122A
<b>Expiry Date:</b>	30 September 2023
<b>Limit of Indemnity:</b>	£10,000,000
<b>Conditions:</b>	All sub-contractors carrying out work must hold insurance not less than £5,000,000 limit of indemnity. In the event that a lower limit shall apply under the <b>contractors or sub-contractors'</b> insurance the cover provided under this extension clause is limited to this lower limit.
<b>Cover:</b>	This is provided in respect of the Insured's legal liability to pay damages following:- <ul style="list-style-type: none"> <li>• Bodily Injury, illness or disease of any person not in the Insured's employment.</li> <li>• Accidental loss of or damage to property not belonging to or under the control of the Insured.</li> </ul>



## Property Owners' Liability

<b>Insurer:</b>	Property Stock – NIG via Pen Underwriting Limited Combined Liability - QBE UK Ltd via Alesco Risk Management Services Ltd
<b>Policy Number:</b>	Property Stock – 22/RSL/6477121 Combined Liability - Y136777QBE0122A
<b>Expiry Date:</b>	30 September 2023
<b>Limit of Indemnity:</b>	£5,000,000 £5,000,000 in excess of £5,000,000
<b>Cover:</b>	This is provided in respect of the Insured's legal liability to pay damages following:- <ul style="list-style-type: none"> <li>• Bodily Injury of any person not in the Insured's employment.</li> <li>• Damage to property not belonging to or under the control of the Insured.</li> </ul> arising from Building Defects

## Excess Public, Products and Property Owners' Liability

<b>Insurer:</b>	Chubb European Group SE
<b>Policy Number:</b>	UKCASO25618122
<b>Expiry Date:</b>	30 September 2023
<b>Limit of Indemnity:</b>	£15,000,000 in excess of £10,000,000
<b>Cover:</b>	This is provided in respect of the Insured's legal liability to pay damages following:- <ul style="list-style-type: none"> <li>• Bodily Injury, illness or disease of any person not in the Insured's employment.</li> <li>• Accidental loss of or damage to property not belonging to or under the control of the Insured.</li> </ul>

## Contract Works

<b>Insurer:</b>	Northern Marine Underwriters Ltd
<b>Policy Number:</b>	EAA041929022
<b>Expiry Date:</b>	30 September 2023
<b>Contract Limit:</b>	£12,350,322
<b>Conditions:</b>	Limit of Liability shall not exceed 125% of estimated original contract price in respect of any one contract.
<b>Cover:</b>	This is provided in respect of Loss or Damage to Contract Works, Temporary Works and Materials in connection with the contracts undertaken for New Build, Rehabilitation or Refurbishment of properties.



# Gallagher

Insurance | Risk Management | Consulting

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## Professional Indemnity

<b>Insurer:</b>	Markel
<b>Policy Number:</b>	TBC
<b>Expiry Date:</b>	30 September 2023
<b>Limit of Indemnity:</b>	£1,000,000
<b>Cover</b>	This is provided against the insured's legal liability to pay damages to third parties arising out of: <ul style="list-style-type: none"><li>• Breach of professional duty by neglect, error or omission</li><li>• Dishonest or fraudulent acts or omissions by employees</li><li>• Libel and slander committed in good faith</li><li>• Loss or damage to documents</li></ul>

All of the above Policies are subject to policy terms, conditions and exceptions, copies of which can be provided on request.

This document has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for and may not meet your own requirements. You should, therefore, take such steps as you consider necessary to satisfy yourselves that your requirements have been met and should not rely solely on this information in doing so.

Should you have any questions, please do not hesitate to contact the undersigned.

Yours faithfully

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