



Aon Limited
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H Brown & Son (Recycling) Limited
Vanguard House
Sneyd Hill
Burslem
Stoke on Trent
ST6 2DZ

Date: 4th March 2019

Dear Sirs

Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that the contract(s) of insurance described on the attached pages (the '**Insurances**') are in force at the date of this letter.

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised on the attachment. Please refer to the actual policies if full terms and conditions are required.

We accept no obligation to inform any other person or entity should any of the Insurances be cancelled, assigned or changed in such manner as to affect the accuracy of this document. Unless we specifically agree otherwise in writing, and to the fullest extent permitted by law, we do not accept any liability to anyone other than you, our client (and any such liability to you will be subject to the limitations contained in our terms of business agreement, and/or any other agreement, with you) for the content of this letter and its attachments.

Yours sincerely,

Paul C Cottee
Client Service Advisor
For and on behalf of Aon UK Limited

Aon UK Limited

Registered office | The Aon Centre | The Leadenhall Building | 122 Leadenhall Street | London | EC3V 4AN
Registered in England & Wales No. 210725 | VAT Registration No. 480 8401 48

Aon UK Limited is authorised and regulated by the Financial Conduct Authority

The Insurances

H Brown & Son (Recycling) Ltd Limited

PUBLIC & PRODUCTS LIABILITY

Insurer	QBE Insurance (Europe) Limited
Policy Number	Y095764QBE0118A
Limit of Indemnity	Public Liability £10,000,000 any one occurrence
Limit of Indemnity	Products Liability £10,000,000 any one occurrence and in the aggregate including
Defence Costs	
Policy Excess	£2,500 damage only
Additional Clauses	Indemnity to Principal
Cover Dates	1 st March 2019 – 28 th February 2020



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

1. Name of policy holder Policy No Y095764QBE0119A
H Brown & Son (Recycling) Ltd

2. Date of commencement of insurance policy 01 March 2019

3. Date of expiry of insurance policy 29 February 2020

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£].~~
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE UK Limited and QBE Casualty Syndicate 386 (Authorised Insurers)

Notes

- (a)** *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b)** *Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c)** *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

The Insurers' obligations under this policy are several and not joint and are limited solely to the extent of their individual subscriptions. Please see the policy for full details.

QBE UK Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD - Registered in England No. 1761561
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority –
Registration Number 202842

QBE Casualty Syndicate 386 managed by **QBE Underwriting Limited**, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD –
Registered in England No. 01035198. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority registration number 204858