

Our Ref: GJE/29996  
Your Ref:  
Date: 22<sup>nd</sup> March 2011



DARWIN CLAYTON (UK) LTD  
EXCELLENCE THROUGH EXPERIENCE

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Insurance Brokers

**"TO WHOM IT MAY CONCERN"**

Dear Sirs

**RE: EP Property Developers Limited**

We act as Insurance Brokers to the above and as such are pleased to confirm details of our Client's Liability Insurance below:

Insurers: Aviva Insurance Limited  
Period of Insurance: 23<sup>rd</sup> March 2011 to 22<sup>nd</sup> March 2012  
Policy Number: 24713385CHC/29996/2011

**A EMPLOYERS LIABILITY**

To indemnify the Insured for their Legal Liability for damages and costs in respect of injury and/or death to employees arising out of the business and extends to include:

- a) Indemnity to any Principal.
- b) A limit of indemnity of **£10,000,000** any one occurrence inclusive of legal costs and expenses.
- c) Legal defence costs in respect of prosecutions brought under the Health and Safety at Work Act in respect of defective equipment, premises or methods of work.

**B PUBLIC LIABILITY INCLUDING PRODUCTS LIABILITY AND TREATMENT RISKS**

Public Liability - to indemnify the Insured for their Legal Liability to Third Parties for injury or loss of or damage to property arising out of the business.

Products Liability - to indemnify the Insured for their Legal Liability in respect of claims arising out of death, injury and/or damage to Third Party property arising out of, or in connection with any defective product supplied.

Treatment Risks - to indemnify the Insured for their Legal Liability in respect of claims for damage caused by the cleaning process.

Cover Includes:

- a) A Limit of Indemnity of **£5,000,000** any one incident, unlimited in any one period of insurance, but in all in respect of Products Liability.
- b) Indemnity to any Principal.
- c) Legal Liability for security of Third Party premises.

### **C LOSS OF KEYS**

To indemnify the Insured for their Legal Liability to Third Parties arising out of:

- a) Loss of Client's keys entrusted to the Insured.
- b) Replacement of locks/keys.
- c) Consequential Loss arising out of the loss of such keys.

Limit of Indemnity - **£75,000** any one period of insurance.

The information provided is brief details of the Insurance arrangements at the time of writing. Insurers may restrict cover and/or limits of indemnity for certain risks including Terrorism, Heat Work and Asbestos Risks. Full details including terms and conditions are provided by the policy document. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal renewal date.

We trust that the above is satisfactory for your purposes, but should you have any queries please do not hesitate to contact us.

Yours faithfully  
DARWIN CLAYTON (UK) LIMITED



**Gareth Evans Cert CII**  
**Client Adviser**

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