

TO WHOM IT MAY CONCERN

31st March 2025

Dear Sirs/Madams

CONFIRMATION OF INSURANCE – Citizen Housing Group Limited &/or Subsidiary Companies

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:

Employers & Public Liability

INSURER: Protector Forsikring ASA

POLICY NUMBER: 3956766

PERIOD OF INSURANCE: 1 April 2025 to 31 March 2026

LIMIT(S) OF LIABILITY:

Employers Liability	GBP 10,000,000	any one Claim
Public Liability	GBP 10,000,000	any one Occurrence
Products Liability	GBP 10,000,000	In the aggregate

The policy includes the following:

Includes Indemnity to Principal Clause

Employers & Public Liability

INSURER: Aspen Insurance UK Ltd

POLICY NUMBER: TBC

PERIOD OF INSURANCE: 1 April 2025 to 31 March 2026

LIMIT(S) OF LIABILITY:

Employers Liability	GBP 15,000,000	Basis as per Primary policy
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in excess of



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GBP 10,000,000 Primary (and underlying) policy(ies)

Public & Products Liability GBP 15,000,000 Basis as per Primary policy

in excess of

GBP 10,000,000 Primary (and underlying) policy(ies)

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 policies 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,



Marc Bates
National Sales Director



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