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30 October 2020

Closomat Limited
Building 1, Brooklands Place,
Brooklands Road, Sale,
Cheshire M33 3SD

To whom it may concern,

Client Information Letter - Combined Liability

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,

Sarah Hirst
Client Service Advisor
For and on behalf of Aon UK Limited



The Insurances

Business Description

Import, Export, Manufacture, Distribution and Sales of sanitary and allied ware including commissioning, installation, servicing and repair. Property Owners.

Public & Products Liability

Insured	Closomat Limited and Closomat (Great Britain) Limited Ceramic Product Design Limited	
Insurer	Aviva Insurance Limited	
Policy No	100698665CCI	
Policy Period	1 st November 2020 to 31 st October 2021 (both days inclusive)	
Cover	Legal Liability to Third Parties for Accidental Loss of or Damage to Property or for Death, Injury, Illness or Disease, arising out of the business as defined in the Policy and including Liability arising from goods sold or supplied.	
Limit of Indemnity	Public Liability:	£10,000,000 any one Occurrence
	Products Liability:	£10,000,000 any one Occurrence and in the aggregate
	Pollution Liability:	£10,000,000 any one Occurrence and in the aggregate
Deductible	Property Damage:	£500 any one claim or series of claims arising out of any one Occurrence relating to Property Damage
	Water Damage:	£1,000
	All other claims:	Nil
Indemnity to Principals:	Yes	

This letter is provided for information only and is not to be understood as providing advice to you or anyone else on any decision that is under consideration. Under no circumstances shall any person or entity to whom/which this letter is disclosed be entitled to rely on its contents, or become insured, nor does such disclosure modify the Insurances in any way. The reader of this letter is responsible for any assumptions they make as to the coverage afforded by the Insurances, which may be subject to important conditions and/or exclusions.



Employers' Liability

Insured	Closomat Limited and Closomat (Great Britain) Limited Ceramic Product Design Limited
Insurer	Aviva Insurance Limited
Policy No	100698665CCI
Policy Period	1 st November 2020 to 31 st October 2021 (both days inclusive)
Cover	Legal liability to employees for death, injury or disease arising out of the business as defined in the policy.
Limit of Indemnity	Employers' Liability: £25,000,000 any one Occurrence Terrorism: £5,000,000 any one Occurrence
Deductible	Nil