

To Whom It May Concern

26 February 2021

Dear Sirs,

CONFIRMATION OF INSURANCE – Life UK Healthcare Limited & 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:

Combined Liability

PRIMARY INSURER	Everest Insurance (Ireland) DAC
EXCESS INSURER	Zurich Insurance Company PLC
PRIMARY POLICY NO.	450553/01/02/03/10/2020
EXCESS POLICY NO.	CSHLC2001277
PERIOD OF INSURANCE	1 March 2020 to 31 May 2021 Both dates inclusive
PUBLIC LIABILITY LIMIT OF INDEMNITY	GBP 25,000,000 any one occurrence
DEDUCTIBLE	GBP 10,000 each and every occurrence in respect of Property Damage
PRODUCTS LIABILITY LIMIT OF INDEMNITY	GBP 25,000,000 any one occurrence and in the aggregate
DEDUCTIBLE	GBP 10,000 each and every occurrence in respect of Property Damage
MEDICAL MALPRACTICE LIMIT OF INDEMNITY	GBP 10,000,000 any one claim and GBP 20,000,000 in the aggregate
DEDUCTIBLE	GBP 10,000 each and every claim in respect of all claims originating in the United Kingdom
PROFESSIONAL INDEMNITY LIMIT OF INDEMNITY	GBP 10,000,000 any one claim and in the aggregate
DEDUCTIBLE	GBP 5,000 each and every claim

EMPLOYERS LIABILITY**LIMIT OF INDEMNITY** GBP 20,000,000 any one occurrence**DEDUCTIBLE** Nil

The Deductibles specified above shall be subject to the following aggregates:
GBP 100,000 in respect of all Occurrences or claims originating in the United Kingdom
EUR 50,000 in respect of all other Occurrences or claims originating elsewhere in the world, other than in the United Kingdom and Italy.
Occurrences or claims in Italy will be dealt with under separate policy 450553/04/05/06/2020
Occurrences or claims in Spain will be dealt with under separate policy 450553/07/08/09/2020

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,



Stacey Collins, Client Advisor