

30th April 2025

To Whom It May Concern**CONFIRMATION OF INSURANCE: Morrison Freight Ltd**

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:

FREIGHT LIABILITY POLICY

INSURER:	The Fiducia MGA Company Limited
POLICY NO:	FIDCAR-0800/2025
PERIOD OF COVER:	01/05/2025 – 30/04/2026
POLICY LIMIT OF INDEMNITY	£1,000,000 any claim or series of claims arising out of one Event unless as stated below. T – Form Liability. The maximum liability in respect of any one consignment or any one Community Transit Form shall not exceed £100,000 and in respect of Any One Loss and/or in the aggregate during any one period of Insurance not to exceed £250,000.
CONTRACT LIMIT:	£750,000 per conveyance or per warehouse as applicable
GEOGRAPHICAL LIMIT:	Worldwide
CONDITIONS OF CARRIAGE:	CMR European (including Italy) Subcontracted – CMR BIFA standard conditions RHA standard conditions
EXCESS:	£1,000 each and every claim other than T-Form Liability cover at £500 each and every claim

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 policy (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



Hannah Walder Cert CII
Client Advisor
For and on behalf of Marsh Commercial