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25th June 2025

To Whom It May Concern

CONFIRMATION OF INSURANCE: Waste Efficiency Limited

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:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	Waste Efficiency Limited		
BUSINESS DESCRIPTION :	General cleaning of private domestic residents, offices, cafes, shops, supermarkets, shopping malls/centres, schools, builders cleans, factories (excluding machinery cleans) including ground floor window cleaning or using the "reach and clean" pole system and pressure washing up to 1750 psi machinery cleaning, general property maintenance, Gardening (excluding Tree Felling) Work undertaken by bona fide subcontractors, Removal of Clinical Waste, drain, duct & tank cleaning, asbestos removal. Other work undertaken waste management consultants and brokers. Portable Appliance Testing. Waste handling.		
INSURER :	Zurich Insurance Company Ltd issued through Camberford Law Limited		
POLICY NO :	FH079208		
PERIOD OF COVER :	3rd July 2025	to :	2nd July 2026
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000

PROFESSIONAL INDEMNITY

POLICYHOLDER :	Waste Efficiency Limited		
BUSINESS DESCRIPTION :	General cleaning of private domestic residents, offices, cafes, shops, supermarkets, shopping malls/centres, schools, builders cleans, factories (excluding machinery cleans) including ground floor window cleaning or using the "reach and clean" pole system and pressure washing up to 1750 psi machinery cleaning, general property maintenance, Gardening (excluding Tree Felling) Work undertaken by bona fide subcontractors, Removal of Clinical Waste, drain, duct & tank cleaning, asbestos removal. Other work undertaken waste management consultants and brokers. Portable Appliance Testing. Waste handling.		
INSURER :	HCC International Insurance Company PLC		
POLICY NO :	PI25G7557099		
PERIOD OF COVER :	3rd July 2025	to:	2nd July 2026
LIMIT OF INDEMNITY :	£5,000,000	- any one occurrence	

HIRED IN PLANT

POLICYHOLDER :	Waste Efficiency Limited		
BUSINESS DESCRIPTION :	General cleaning of private domestic residents, offices, cafes, shops, supermarkets, shopping malls/centres, schools, builders cleans, factories (excluding machinery cleans) including ground floor window cleaning or using the "reach and clean" pole system and pressure washing up to 1750 psi machinery cleaning, general property maintenance, Gardening (excluding Tree Felling) Work undertaken by bona fide subcontractors, Removal of Clinical Waste, drain, duct & tank cleaning, asbestos removal. Other work undertaken waste management consultants and brokers. Portable Appliance Testing. Waste handling.		
INSURER :	AXA Insurance UK Plc		
POLICY NO :	BM BDX 7010218		
PERIOD OF COVER :	3rd July 2025	to :	2nd July 2026
SUM INSURED :	Maximum value of Hired In Plant at any one time	£500,000	
	Maximum value of any single item	£250,000	

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

Chris Bishop

Chris Bishop Cert CII
Client Advisory Team Leader
For and on behalf of Marsh Commercial