

**To Whom It May Concern**

20 June 2025

Dear Sirs,

## CONFIRMATION OF INSURANCE – Wokingham Borough Council

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 Layer

**INSURER:** Maven Public Sector**POLICY NUMBER:** P25CASLFG00449**PERIOD OF INSURANCE:** 30 June 2025 to 29 June 2026**LIMIT(S) OF LIABILITY:**

**Employers Liability:** £35,000,000 limit any one claim or series of claims arising out of any one Occurrence (*sub-limits: offshore work £NIL, Data Protection Act £2,000,000 limit in the aggregate-shared with PL*).

**Public Liability:** £35,000,000 limit any one occurrence (*sub-limits: Asbestos £1,000,000 limit in the aggregate, \*Financial Loss £1,000,000 limit in the aggregate, Data Protection Act £1,000,000 limit in the aggregate-shared with EL*).

**Libel & Slander:** Included in public liability limit £35,000,000 limit any one occurrence on a claims made basis (*run off cover for the period 01/04/2019 - 30/06/2025 is subject to a reduced Limit of Indemnity of £5m*).

**Products Liability:** £35,000,000 limit in the aggregate (*sub-limits: Asbestos £1,000,000 limit in the aggregate, Financial Loss: £1,000,000 limit in the aggregate*).

**Pollution Liability:** £35,000,000 limit any one occurrence and in the aggregate.

**Hirers Liability:** £5,000,000 any one claim

**Officials/Professional Indemnity:** Overall limit of indemnity £10,000,000 with sublimits of Professional Activities £5,000,000 limit in the aggregate and £5,000,000 claims arising other than from Professional Activities in the aggregate and £25,000 emergency costs

## Excess Layer Liability

**INSURER:** Maven Public Sector

**POLICY NUMBER:** P25CASXSL00157

**PERIOD OF INSURANCE:** 30 June 2025 to 29 June 2026

**LIMIT(S) OF LIABILITY:**

**Employers Liability:** £15,000,000 any one occurrence inclusive of defence and claimant's costs and other expenses in excess of £35,000,000 any one occurrence inclusive of defence and claimant's costs and other expenses

**Public Liability:** £15,000,000 any one occurrence/unlimited in any one year of insurance in excess of £35,000,000 any one occurrence

**Products Liability:** £15,000,000 any one occurrence and in all in any one year of insurance in excess of £35,000,000 any one occurrence and in all in any one year of insurance

**Pollution Liability:** £15,000,000 any one occurrence and in all in any one year of insurance in excess of £35,000,000 any one occurrence and in all in any one year of insurance

## Excess Layer Liability

**INSURER:** Aspen

**POLICY NUMBER:** tba

**PERIOD OF INSURANCE:** 30 June 2025 to 29 June 2026

**LIMIT(S) OF LIABILITY:**

**Public Liability:** £10,000,000 any one occurrence in excess of £50,000,000 any one occurrence

**Products Liability:** £10,000,000 any one occurrence and in all in any one year of insurance in excess of £50,000,000 any one occurrence and in all in any one year of insurance

**Pollution Liability:** £10,000,000 any one occurrence and in all in any one year of insurance in excess of £50,000,000 any one occurrence and in all in any one year of insurance

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,

A handwritten signature in black ink, appearing to read 'M Cox', with a stylized flourish at the end.

**Melissa Cox**  
**Senior Client Advisory Team Leader**