

02 June 2015

To whom it may concern

Dear Sir

As the Insurance Broker acting on behalf of Oak Business Services Ltd, please accept this letter as confirmation that the insurances detailed below are in force for a 12 month period from 26 May 2015.

Public / Products Liability Insurance

This insurance provides Oak Business Services Ltd indemnity against legal liability arising from accidents to the public or damage to property not within their custody and control as a result of defects in the premises, products supplied, plant or negligence of the company, employees or sub-contractors and / or from products manufactured, supplied by the insured but excluding repairing, replacing, recalling of such occurring during the period of insurance and arising out of or in connection with its business.

Indemnity Limit:	Public Liability: £2,000,000 per event or occurrence. Unlimited during the period of insurance. Products Liability: £2,000,000 in the aggregate.
Territorial Limits:	Anywhere within Great Britain including Northern Ireland, the Channel Islands, Isle of Man and member countries of the European Community in connection with temporary business undertaken in the course of business by any person normally resident in Great Britain including Northern Ireland, the Channel Islands and Isle of Man.
Extensions:	Indemnity to Principal
Insurer:	AXA Insurance UK plc
Policy No:	BH CMC 6903041

Employers' Liability Insurance

This insurance provides cover in accordance with the requirements of the Employers' Liability (Compulsory Insurance) Regulations 1998 against legal liability at law for damages, costs and expenses incurred in respect to injury to employees arising out of and in the course of their employment.

Indemnity Limit:	£10,000,000 per event or occurrence. Unlimited during the period of insurance.
Territorial Limits:	Anywhere within Great Britain including Northern Ireland, the Channel Islands, Isle of Man and elsewhere in the world in connection with temporary visits undertaken in the course of

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	business by any person normally resident in Great Britain including Northern Ireland, the Channel Islands and Isle of Man.
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The information provided in this letter is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position upon request.

If you need any further information about these insurances, please let us know.

Yours faithfully



Ian Feast Dip CII
Account Executive

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