

FCC Environment (UK) Limited
3 Sidings Court
White Rose Way
Doncaster
England
DN4 5NU

To whom it may concern,

Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that we have placed contract(s) of insurance on behalf of You, our Client, as described below ("**Insurance(s)**"). The Insurance(s) is/are in force as at the date of this letter.

This letter is not to be understood as providing advice of any kind. You are responsible for any assumptions you may make regarding the cover afforded by the Insurance(s), which are subject to the terms, conditions and exclusions of each policy.

The issue of this letter does not make the person or organisation to whom/which it is sent an additional insured or loss payee, nor does it modify the Insurance(s) in any way.

We are not acting as the agent of insurer(s) in providing this letter.

We accept no obligation to update this letter should any of the Insurance(s) be cancelled, assigned, not renewed or changed in such a manner as to affect the accuracy of this document.

This letter is provided on the strict understanding that we do not owe or assume any duty, liability or responsibility whether in contract, tort or otherwise to anyone other than our Client. To the fullest extent permitted by law, we shall not be liable for any loss arising directly or indirectly from any use of this document by anyone other than our Client.

This letter will be governed by and construed in accordance with the laws of England and Wales and the parties shall submit to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim that arises out of or in connection with this letter or its subject matter or formation (including non-contractual disputes or claims).

If you do not accept the basis on which this letter is provided, including the exclusions of liability set out above, please return the letter to us immediately.

Yours sincerely,



Claudia Nash
Client Service Advisor
For and on behalf of Aon UK Limited

The Insurances**Public and Products Liability:**

Insured	FCC Environment (UK) Limited and/or Subsidiary Companies
Insurer	Aviva Insurance Limited
Policy Number	100818075CLP
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	Public Liability £10,000,000 any one occurrence Products Liability £10,000,000 any one occurrence and in the aggregate period of insurance Pollution Liability £10,000,000 any one occurrence
Deductible	Public & Products Liability £25,000 each and every loss

Excess Public and Products Liability:

Insured	FCC Environment (UK) Limited and/or Subsidiary Companies
Insurer	Berkshire Hathaway Speciality Insurance
Policy Number	49-ECA-329785-01
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	Public Liability £15,000,000 any one occurrence Products Liability £15,000,000 any one occurrence and in the aggregate for the period of insurance Pollution Liability £15,000,000 any one occurrence and in the aggregate for the period of insurance
Deductible	Not Applicable

Employers Liability:

Insured	FCC Environment (UK) Limited and/or Subsidiary Companies
Insurer	Aviva Insurance Limited
Policy Number	100818075CLP
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	£25,000,000 any one occurrence
Deductible	£25,000 each and every loss

Engineering – Contract Works

Insured	FCC Environment (UK) Limited & / or Subsidiary Companies
Insurer	Zurich
Policy Number	EG781549
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	£80,000 Any One Occurrence
Restrictions/ Limitations	Buildings and renovation work on the insured's own premises only
Deductible	£1,000 any one occurrence increasing to £5,000 in respect of fire

Engineering – Contractors Plant

Insured	FCC Environment (UK) Limited & / or Subsidiary Companies
Insurer	Zurich
Policy Number	KF781546
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	Owned Plant - £2,000,000 any one occurrence Hired in Plant - £1,000,000 any one occurrence Continuing Hiring Charges - £500,000 any one occurrence (6-month indemnity period)
Deductible	£25,000 any one occurrence

Motor Fleet

Insured	FCC Environment (UK) Limited & / or Subsidiary Companies
Insurer	Aviva Insurance Limited
Policy Number	100780973CMI
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	Unlimited (Bodily Injury) £20,000,000 Third Party Property Damage (Cars) £10,000,000 (all other vehicles)
Deductible	£500 Accidental damage, fire and theft – Private Cars £1000 Accidental damage, fire and theft – vans £10,000 Accidental damage, fire and theft – CVs over 3.5T £nil Windscreen/ Glass (repair) £500 Windscreen/ Glass (replacement)

Motor Fleet Excess of Loss

Insured	FCC Environment (UK) Limited & / or Subsidiary Companies
Insurer	Berkshire Hathaway Speciality Insurance
Policy Number	49-ECA-329785-01
Policy Period	1 st July 2025 – 30 th June 2026
Excess Motor TPPD (Commercial Vehicle)	£10,000,000 each and every occurrence and in the annual aggregate in excess of the £10,000,000 primary
Deductible	Not Applicable

Management Liability:

Insured	FCC Environment Services (UK) Ltd
Insurer	Aon Underwriting Management on behalf of Liberty Mutual
Policy Number	Q25FINFML00952-1
Policy Period	1 st July 2025 – 30 th June 2026
Limit of Indemnity	Pension Trustee Liability £1,000,000 any one claim
Deductible	Nil

Property Damage and Business Interruption

Insured	FCC Environment (UK) Limited & / or Subsidiary Companies
Insurer	CV Starr Limited
Policy Number	AH5199A25UAA
Policy Period	1 st July 2025 – 30 th June 2026
First Loss Limit	£21,500,000
Deductible	£1,000,000 each and every loss