



**Wing Yin Cheung ACII**  
**Client Adviser**

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11 February 2021

**To whom it may concern**

Dear Sirs

**CONFIRMATION OF INSURANCE**

**Commscare Group Ltd**

As requested by the above client, we are writing to confirm that the insurance(s) detailed below have been arranged by Marsh LLC in the United States of America:

**Global Public & Products Liability Cover**

**INSURER:** Chubb European Group SE  
**POLICY NUMBER:** UKCAND11876  
**PERIOD OF INSURANCE:** 01 February 2021 to 31<sup>st</sup> January 2022  
**LIMIT OF INDEMNITY:** USD 1,000,000  
Annual Aggregate USD 1,000,000  
**DEDUCTIBLES:** Nil

**Global Excess Public & Products Liability Cover**

**INSURER:** Chubb European Group SE  
**POLICY NUMBER:** UKCAUD11666  
**PERIOD OF INSURANCE:** 01 February 2021 to 31<sup>st</sup> January 2022  
**LIMIT OF INDEMNITY:** USD 25,000,000 in excess of USD 1,000,000 underlying limit  
**DEDUCTIBLES:** Nil

Marsh LLC has 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 English law.

Yours faithfully,

*Wing Yin Cheung*

Wing Yin Cheung  
Multinational Client Advisor  
Marsh Ltd

