

To Whom It May Concern:

1st March 2025

Dear Sir/Madam

449 Blackpool Road Ashton on Ribble Preston Lancashire PR2 2LE

Tel 01772 333818 Fax 01772 333810 Email ashton@ribbleinsurance.com

## Re: Mr Osbourne Joseph t/as Falcon Direct Removals.

We are pleased to confirm insurance details in respect of the above named. insured.

| Goods In Transit  |                            |
|---|----------------------------|
| Insurer   | Clear Freight:             |
|   | Chubb European Group Ltd   |
| Renewal Date  | 4th March 2025             |
| Current Period of Insurance   | 04.03.2025 - 03.03.2026    |
| Policy Number   | ACBC/OG/000199             |
| Limit Per Vehicle   | £ 30,000                   |
| Excess  |                            |
| Third Party Property Damage   | £ 500                      |
| Special Conditions  |                            |
| Policy is extended to include the carriage of Pianos and Storage at specified address of Pianos |                            |
| to a maximum of £15,000 any one event.  |                            |
| The excess is increased to £500 for pianos due to the specialist nature of the goods.           |                            |
|   |                            |
| Liabilities   |                            |
| Insurer   | Commercial Express:        |
|   | Ascot Underwriting Limited |
| Renewal Date  | 4th March 2025             |
| Current Period of Insurance   | 04.03.2025 - 03.03.2026    |
| Policy Number   | CEQ344194/2025             |
| Public & Products Liability   | £ 2,000,000                |
| Employers Liability   | £ 10,000,000               |
| Excess  |                            |
| Third Party Property Damage   | £ 500                      |

If you require any further information regarding our client's insurance cover, please do not hesitate to contact our office.

Cont...

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 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 sincerely.

For and on behalf of Bibble Josurance Services Ltd.

Mark Hargreaves <

Email markhargreaves@ribbleinsurance.com