

15 April 2024

**To Whom It May Concern**

**CONFIRMATION OF INSURANCE:** Atana Ltd, Clearwater Group Ltd, Clearwater Technology Ltd, Guardian Water Treatment Ltd, Hydro-X Group Ltd, Hydro-X Water Treatment Ltd, Hydro-X Air Ltd, Hydro-X Training Ltd, Kingfisher Environmental Services Ltd, N-OV8 Group Ltd, PCS Asbestos Consultants Ltd, Phase Technology Ltd, Sterling Hydrotech Group Ltd, Sterling Hydrotech Ltd, Tersus Consultancy Ltd, WCS Environmental Ltd, WCS Environmental Engineering Ltd, WCS Environmental South East Ltd and WCS Services Ltd

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:

**Business Description :** Water Treatment, water and air hygiene service and solutions provider. Legionella and fire risk assessment, ventilation and air quality assessment and monitoring, including testing for Radon gas and mould and damp. Swab testing for influenza viruses. Chemical speciality water treatment solutions. Industrial and domestic hot and cold system water monitoring and inspection services. Cleaning and disinfection of water and air systems. Plant and equipment design, manufacture supply installation servicing and refurbishment, including boiler servicing, either in association with reactive gas and oil burner repairs or replacement of gas boosters and boilers. Chemical blending (including supply of Own Label chemicals), supply, distribution and application of water treatment programmes. Supply and installation of chemical dosing and monitoring equipment. Wastewater and dewatering treatment chemical suppliers. Engineering specialists and solution providers. Accredited training course providers and supplier of water and air sampling and analytical services. Independent consultancy and technical advice. Supplier of remote monitoring solutions and electronic logbooks. Risk assessments – water hygiene, legionella, asbestos, noise. Fire consultancy. Asbestos removal and consultancy. Fire damper testing, cooking duct cleaning, deep cleaning of commercial kitchens and confined space/jetting work. Water treatment and sampling for Dover Port Authority and Gatwick Airport. Advice design manufacture supply installation commissioning and servicing of sewage effluent and waste-water systems and grease management systems. Plant Hire. Asbestos consulting, inspections, surveys, testing, monitoring, project management of asbestos removal, asbestos awareness training and construction design management, Construction and Mechanical and Engineering Contractors. Design, Manufacture, installation refurbishment commissioning breakdown and routine maintenance, refurbishment of commercial industrial and municipal water treatment plant and equipment and industrial works. Design manufacture installation commissioning breakdown routine maintenance and refurbishment of commercial municipal swimming pool plant and equipment, including diving operations within a swimming pool. Shot blasting and welding.

**PUBLIC, PRODUCTS & EMPLOYERS LIABILITY**

<b>INSURER :</b>	QBE Insurance		
<b>POLICY NO :</b>	Y135286QBE0724A		
<b>PERIOD OF COVER :</b>	31st March 2024	to :	30th March 2025
<b>LIMIT OF INDEMNITY :</b>	Public Liability - any one occurrence		£10,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£10,000,000
	Pollution Liability – any one occurrence and in aggregate in the period of insurance		£10,000,000
	Employers Liability - any one occurrence		£10,000,000
<b>EXCESS:</b>	Public/Products Liability - £10,000		
<b>OTHER INFORMATION:</b>	Does not exclude Work at Height		
	Does not exclude Work in Confined Spaces		
	Indemnity to Principals Clause included		

**EXCESS PUBLIC & PRODUCTS LIABILITY**

<b>INSURER :</b>	Zurich via Manchester Underwriting Managemet Ltd		
<b>POLICY NO :</b>	CA20C00000005286		
<b>PERIOD OF COVER :</b>	31st March 2024	to :	30th March 2025
<b>LIMIT OF INDEMNITY :</b>	Public Liability - any one occurrence		£15,000,000 in excess of Primary £10,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£15,000,000 in excess of Primary £10,000,000

**CONTRACT WORKS**

<b>INSURER :</b>	NMU Speciality Ltd		
<b>POLICY NO :</b>	EA240005117		
<b>PERIOD OF COVER :</b>	31st March 2024	to :	30th March 2025
<b>LIMIT OF INDEMNITY :</b>	Contract Works		£3,000,000
	Hired In Plant		£250,000
<b>EXCESS:</b>	£2,500		
<b>OTHER INFORMATION:</b>	Indemnity to Principals Clause included		

**MARINE/CARGO**

<b>INSURER :</b>	RSA		
<b>POLICY NO :</b>	RKL267097		
<b>PERIOD OF COVER :</b>	31st March 2024	to :	30th March 2025
<b>LIMIT OF INDEMNITY :</b>	Any One Conveyance		£250,000
	Any One Vehicle Owned/Operated by Insured		£250,000
<b>EXCESS:</b>	£350 Domestic Transits and Imports		

**AVIATION LIABILITY**

<b>INSURER :</b>	Chubb via Marsh Aviation		
<b>POLICY NO :</b>	B0509/AVNPQ2399686		
<b>PERIOD OF COVER :</b>	31st March 2024	to :	30th March 2025
<b>LIMIT OF INDEMNITY :</b>	Motor Vehicle Property Damage		£10,000,000
<b>EXCESS:</b>	£1,000 Motor Vehicle Property Damage		

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 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 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

**Annette Snowden**  
**Account Manager**  
**For and on behalf of Marsh Commercial**