

Marsh Ltd

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To Whom It May Concern

07 March 2023

Dear Sir or Madam.

Confirmation of Insurance

THG plc and/or Subsidiary Companies

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:

PUBLIC & PRODUCTS LIABILITY

Layer Primary

Insurer AXA XL Insurance Company UK Limited

Policy Number TBA

Period of Insurance 07 March 2023 to 06 March 2024, both days inclusive Greenwich

Mean Time

Limit of Indemnity No less than GBP 5,000,000 any one claim, occurrence, event etc

and in the aggregate in respect of Product Liability

Conditions/Extensions Indemnity to Principals Subject to policy terms, conditions, limitations,

exclusions and cancellation provisions.

Territorial Limits Anywhere in the world

Additional Info Public Liability:

Legal Liability for accidental bodily injury or illness to any person (other than employees of the Insured) or accidental loss of or damage to third party property arising in connection with the Insured's business happening anywhere within the Territorial Limits during the

period of insurance.

Products Liability:

Legal Liability for accidental bodily injury or illness to any person

employees) or accidental loss of or damage to their property arising in connection with the Insured's business happening anywhere within

Territorial Limits of this section during the period of insurance arising from products supplied by the Insured



EMPLOYERS' LIABILITY

Layer Primary

Insurer AXA XL Insurance Company UK Limited

Policy Number UK00009372LI23A

Period of Insurance 07 March 2023 to 06 March 2024, both days inclusive Greenwich

Mean Time

Limit of Indemnity No less than GBP5,000,000 any one claim, occurrence, event

Territorial Limits (a) Great Britain, Northern Ireland, the Channel Islands or the Isle of

Man; and

(b) elsewhere in the world in respect of Employees while temporarily outside but normally resident in the territories stated in (a) above and provided that the contract of service or apprenticeship was entered

into in the territories stated in (a) above

Conditions/Extensions Subject to policy terms, conditions, limitations, exclusions and

cancellation provisions.

Additional Information Legal liability for Death, Bodily Injury or illness to employees of the

Insured arising out of and in the course of their employment or engagement by the Insured and caused during the policy period

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 English law.

