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9th December 2025

To Whom It May Concern

CONFIRMATION OF INSURANCE: S&J Synergy 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:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY			
POLICYHOLDER :	S&J Synergy Ltd		
BUSINESS DESCRIPTION :	Waste Management, Recyclers, Skip Hire, Haulage Contractors including Hazardous Class Waste, Waste Brokers, Water Jet Cleaning Contractors, Facilities Management and Gritting Services		
INSURER :	Lloyds - ASTA 2525 issued through Miles Smith Limited		
POLICY NO :	B190350221262		
PERIOD OF COVER :	8th December 2025	to :	7th December 2026
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	Third Party Property Damage and Third Party Bodily Injury Excess £2,500 each and every claim including Costs and Expenses		

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).

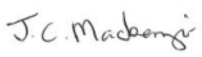
We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

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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



Jackie Mackenzie
Account Manager
For and on behalf of Marsh Commercial