

PROFESSIONAL INDEMNITY INSURANCE

Insurance Contract Number: B0241183807506

Enigma Industrial Services Ltd

**01st October 2023 to 30th September 2024
both days inclusive**

Local Standard Time at the address of the Insured

RISK DETAILS

UNIQUE MARKET REFERENCE:	B0241183807506
TYPE:	PROFESSIONAL INDEMNITY INSURANCE
INSURED:	Enigma Industrial Services Ltd
ADDRESS:	2nd Floor, Hawthorn House, Woodlands Park, Ashton Road, Newton-Le-Willows, Merseyside, WA12 0HF
PERIOD:	From: 10 th October 2023 To: 30 th September 2024 Both days inclusive Local Standard Time at the address of the Insured
LIMIT OF INDEMNITY:	GBP 10,000,000 in the aggregate costs inclusive
EXCESS:	GBP 100,000 each and every claim applicable to costs
TERRITORIAL LIMITS:	United Kingdom and Republic of Ireland
JURISDICTION LIMITS:	United Kingdom and Republic of Ireland
CONDITIONS:	Wording: Dual EV DC 2010 As per wording Plus: Dual Carrier Legal Entity Endorsement Sanctions Clause Bodily Injury, Property Damage Inner Limit Insurance Act 2015 Clause Series Clause Fire Safety Exclusion Excluded Territories Communicable Disease, Epidemic & Pandemic Exclusion Cyber Clause Retroactive date: 01 October 2016
CHOICE OF LAW & JURISDICTION:	Any disputes concerning the interpretation of the terms and conditions limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Company to be subject to the Law of England and Wales. Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within England or Wales and to comply with all requirements necessary to give such Court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
100% PREMIUM:	GBP 139,950 plus GBP 16,794 Insurance Premium Tax

PAYMENT TERMS:	LSW 3000 – 60 days
TAXES PAYABLE BY INSURED AND ADMINISTERED BY UNDERWRITERS:	Plus 12% Insurance Premium Tax
RECORDING TRANSMITTING & STORING INFORMATION:	Information relevant to this risk may be transmitted to Underwriters by Citynet Insurance Brokers Ltd via face to face discussions, letter e-mail or facsimile. Information to be stored by Underwriters or by Citynet electronically or by Citynet either electronically or by paper file.
INSURER CONTRACT DOCUMENTATION:	This documentation details the contract terms entered into by the insurer(s), and constitutes the contract document.

INFORMATION

The following information was provided to insurer(s) to support the assessment of the risk at the time of underwriting

BUSINESS:	As fully described in the proposal form.
FEE INCOME FOR THE LAST COMPLETED FINANCIAL YEAR:	GBP 62,800,000
PROPOSAL FORM DATE:	9 th August 2023
CLAIMS:	As per proposal dated 9 th August 2023

Conditions:

Sanctions Clause

It is agreed that this Certificate does not provide any coverage and excludes any Claim, costs and expenses which would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

All other terms conditions and exclusions remain unchanged.

Bodily Injury / Property Damage Inner Limit

It is agreed that in respect of any *Claim* arising out of Bodily Injury or Property Damage (not including loss of or damage to *Documents*, insured as a result of breach of professional duty) in conduct of the *Professional Business* *Our* total liability for any one *Claim* and in the aggregate including *Costs* during the *Certificate Period* shall not exceed GBP 250,000.

Except as otherwise provided in this endorsement, all terms provisions and conditions of this Certificate shall have full force and effect.

Insurance Act 2015 Clause

This policy is to be interpreted in accordance with the Insurance Act 2015 in its entirety and nothing within this Certificate is intended to represent an intention on *Our* part to contract out of any provision within the Act. Where language nonetheless remains, that is either prohibited or otherwise rendered of no effect by the Act, *We* acknowledge that *Our* rights shall thereby be curtailed.

Except as otherwise provided in this endorsement, all terms provisions and conditions of this Certificate shall have full force and effect.

Series Clause

All Claims arising from one and the same act, error or omission or any series of acts, errors or omissions arising out of the same cause, or the acts, errors or omissions of one person or persons acting together, or in which such person or persons is/are concerned or implicated shall be deemed to be one Claim.

All other terms conditions and exclusions remain unchanged.

Fire Safety exclusion

It is hereby noted and agreed this certificate shall exclude any Claim directly or indirectly arising out of:

1. the combustibility, fire safety requirements or fire protection performance of any façade materials, roof materials, cladding, core, filler, composite, insulation, glazing, balconies, terraces, doors, hatches, signage, decorative panels,

roof voids, roof cavities, chimneys, flues, external wall system and/or internal wall system of any building or structure, external roof system and/ or internal roof system above the ceiling level of the upper-most storey of any building or structure, including but not limited to any component or material used for the external cladding or façades or roofs of any building or structure, insulation, and signage, and the manufacture, assembly, fixing or construction thereof;

2. any aspect of fire safety or fire performance of a building or structure; including but not limited to warning of fire, escape from the building or structure in the event of fire, fire spread, structural integrity, the provision of access and facilities to the emergency services and/or the provision of premises not fit for habitation;

3. any aspect of fire safety or fire performance of a building or structure not falling within 1. or 2. above

Except as otherwise provided in this endorsement, all terms, provisions and conditions of this Certificate shall have full force and effect.

Excluded Territories

The following clause forms part of the 'Policy Exclusions' to this **Policy**.

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder in relation to any entity or individual domiciled in, or any claim or activity involving any entity or person domiciled in or involving the territory of:

1. Cuba;
2. Iran;
3. North Korea;
4. Syria;
5. the Crimea Region of Ukraine.

Notwithstanding the territorial limits applicable to the **Policy**, all such territories stated above are excluded from the **Policy** and no cover whatsoever shall be deemed given under this **Policy** and no business activity being undertaken in that territory or the provision of any service to or shipment of any goods to, from or within that territory will be covered by this **Policy**.

All other terms conditions and exclusions remain unchanged.

Communicable Disease, Epidemic And Pandemic Exclusion

It is hereby understood and agreed that:

1. the following exclusion is added to **EXCLUSIONS**: a.

Communicable Disease; or

- b. **Epidemic or Pandemic**.

Communicable Disease, Epidemic and Pandemic

arising out of, based upon, in connection with, resulting from, contributed to by or attributable to, directly or indirectly, in whole or in part, any actual, alleged or suspected:

2. For the purposes of this endorsement the following definitions are added:

Communicable Disease means an illness or disease caused by the infection, presence and growth of pathogenic biologic agents in an individual human or other animal host, including but not limited to any bacteria, virus, mold, mildew, fungi, parasite or other vector and which biologic agents or its toxins are directly or indirectly transmitted to infected individuals by physical contact with an infectious person, consuming contaminated foods or beverages, contact with contaminated body fluids, contact with contaminated inanimate objects, inhalation, being bitten by an infected animal, insect or tick, or other means. **Communicable Disease** includes coronavirus disease 2019 (COVID-19) or any other disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV 2) (previously known as 2019-nCoV), or any disease caused by any mutation or variation of SARS-CoV 2.

Epidemic means a widespread occurrence of a **Communicable Disease** which affects a large number of individuals constituting an increase in the number of cases of such **Communicable Disease** above what is normally expected within a population, community or region over a particular period of time.

Pandemic means an **Epidemic**, which the World Health Organization has declared to be, or assessed or characterized as a pandemic in any public statement.

All other terms and conditions of this Policy remain unchanged.

PROFESSIONAL INDEMNITY CYBER AND DATA PROTECTION LAW ENDORSEMENT

1. This endorsement takes priority over any other provision in this contract.
2. Save as expressly provided in this endorsement, or by other restrictions in this contract specifically relating to the use of, or inability to use, a *Computer System*, no cover otherwise provided under this contract shall be restricted solely due to the use of, or inability to use, a *Computer System*.
3. This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly caused by, directly resulting from or directly arising out of:
 - a) a *Cyber Act*; or
 - b) any partial or total unavailability or failure of any *Computer System*; provided the *Computer System* is owned or controlled by the insured or any other party acting on behalf of the insured in either case; or
 - c) the receipt or transmission of malware, malicious code or similar by the insured or any other party acting on behalf of the insured.
- 4) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided:
 - a) to the insured or any other party acting on behalf of the insured by an internet service provider, telecommunications provider or cloud provider but not including the hosting of hardware and software owned by the insured;
 - b) by any utility provider, but only where such failure or interruption of service impacts a *Computer System* owned or controlled by the insured or any other party acting on behalf of the insured.
- 5) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount for actual or alleged breach of *Data Protection Law* by the insured or any other party acting on behalf of the insured.
- 6) Any cover for costs of reconstituting or recovering lost, inaccessible or damaged documents owned or controlled by the insured or any other party acting on behalf of the insured in this contract shall not apply to *Data*.

For the purposes of this endorsement the following definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof, involving access to, processing of, use of or operation of any *Computer System*. *Data* means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a *Computer System*.

Data Protection Law means any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

IUA 04-017 27.11.2020

Dual Carrier Legal Entity Endorsement

Liberty Specialty Markets

Where this policy / certificate insures risks which are located in the European Economic Area it is underwritten by Liberty Mutual Insurance Europe SE through its head office in Luxembourg. Registered Office: 5-7 rue Léon Laval, L-3372 Leudelange, Grand Duchy of Luxembourg. Registered Number: B232280 (Registre de Commerce et des Sociétés).

Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. Registered office: 5-7 rue Léon Laval, L-3372 Leudelange, Grand Duchy of Luxembourg. Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company.

Where this policy / certificate insures risks which are located outside the European Economic Area it is underwritten by Liberty Mutual Insurance Europe SE through its United Kingdom branch. The UK branch address is 20 Fenchurch Street, London EC3M 3AW, United Kingdom.

Liberty Mutual Insurance Europe SE UK Branch (LMIE UK) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. LMIE UK is a branch of Liberty Mutual Insurance Europe SE (LMIE). LMIE is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company. LMIE UK is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. LMIE UK's address is 20 Fenchurch Street, London EC3M 3AW. www.libertyspecialtymarkets.com

As Liberty Mutual Insurance Europe SE is a Luxembourg based insurance company, in addition to the complaints procedure set out in the Policy, the Policyholder may send any complaint to Liberty Mutual Insurance Europe SE, which can be contacted in writing Liberty Mutual Insurance Europe SE, 35D 5-7 rue Léon Laval, L-3372 Leudelange, Grand Duchy of Luxembourg, by telephone: +44 (0)20 3758 0840 or e-mail: complaints@libertyglobalgroup.com. Liberty Mutual Insurance Europe SE will acknowledge the complaint within 10 business days of receiving it and provide an answer within one month (unless specific circumstances prevent Liberty Mutual Insurance Europe SE from doing so, in which case the complainant will be informed). If the complainant is not satisfied with the Liberty

Mutual Insurance Europe SE response, they may contact the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 7 boulevard Joseph II, L-1840 Luxembourg, Grand-Duchy of Luxembourg, by email at reclamation@caa.lu or online through the CAA website: www.caa.lu.

Following this complaints procedure or making use of one of the options above does not affect the complainant's right to take legal action.

AIG Legal Entity Endorsement

1. This endorsement amends the Policy to the extent set out herein. For subscription business, this endorsement applies only in respect of the line(s) insured by American International Group UK Limited and/or AIG Europe S.A.
2. To the extent there are any risks insured under this Policy located in:
 - a) any member state or territory in the European Economic Area (other than the United Kingdom) these are insured by AIG Europe S.A. and
 - b) any other territory (as applicable) including the United Kingdom these are insured by American International Group UK Limited, and the definition of Insurer (or other term denoting the insurer) under this Policy shall be construed accordingly (to the extent of AIG's participation).
3. Notwithstanding any other provision of this Policy, this Policy, this endorsement and all terms and conditions set out therein constitute a single contract of insurance and, for the avoidance of doubt:
 - a) The governing law and chose of jurisdiction clauses shall be as set out in the Policy;
 - b) the amount, operation and erosion of any limit of indemnity / sums insured or other similar term (as applicable), sub-limit (if any) and any retention / deductible / excess (as applicable) shall be as stated in the Policy and will apply jointly and simultaneously to the liability of both American International Group UK Limited and AIG Europe S.A. as if there was only one insurer. This endorsement does not increase or affect in any way any limit of indemnity / sums insured or other similar term (as applicable), or sub-limit which shall each be reduced by any payments made by either of American International Group UK Limited or AIG Europe S.A. in accordance with the terms of the Policy; and
 - c) the rights, obligations and liability for performance of such obligations, of American International Group UK Limited and AIG Europe S.A. are separate and not joint. Each of American International Group UK Limited and AIG Europe S.A. is liable only for the risk it has insured in accordance with paragraph 2 above and its obligations under this Policy in connection with that risk.
4. Premium shall be paid to each of American International Group UK Limited and AIG Europe S.A. via American International Group UK Limited via Dual Corporate Risks Limited and/or Dual Europe GmbH (as applicable). Where the policyholder/insured (as applicable) ("Policyholder") has paid the full amount of the premium or any additional premium due to AIG Europe S.A. then such premium shall be deemed to have been paid to AIG Europe S.A.. American International Group UK Limited is authorised to accept the payment of any additional premium (for example, for or in respect of any extension, variation, amendment or assignment of this Policy, or any part of it) on its own behalf and/or on behalf of AIG Europe S.A..
5. Wherever the Policyholder is required by the terms of the Policy to (i) provide notification (including the notification of any claim, circumstance or loss) or (ii) provide to the Insurer any information, then the Policyholder shall be entitled to provide such notification or information to AIG International Group UK Limited and, unless any such notification or information is required to be provided only to AIG International Group UK Limited, it shall be deemed to have been provided either (a) to both of AIG International Group UK Limited and AIG Europe S.A. or (b) solely to AIG Europe S.A., in each case as required by the terms of the Policy. Notices or information provided by one Insurer shall be deemed to be provided by both unless the content relates specifically to the risks insured by one or other Insurer.

6. In circumstances where AIG Europe S.A is the Insurer (to the extent of AIG's participation) the following provisions shall apply:

As AIG Europe S.A. is a Luxembourg based insurance company, in addition to the complaints procedure set out in the Policy, the Policyholder may send any complaint to AIG Europe S.A , which can be contacted in writing at AIG Europe S.A., 35D Avenue JF Kennedy L- 1855 Luxembourg, Grand- Duchy of Luxembourg, by telephone: +352 2700 72 01 or e-mail: luxembourg.complaints@aig.com. AIG Europe S.A will acknowledge the complaint within 10 business days of receiving it and provide an answer within one month (unless specific circumstances prevent AIG Europe S.A from doing so, in which case the complainant will be informed). If the complainant is not satisfied with the AIG Europe S.A's response, they may contact the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 7 boulevard Joseph II, L-1840 Luxembourg, Grand-Duchy of Luxembourg, by email at reclamation@caa.lu or online through the CAA website: www.caa.lu. Following this complaints procedure or making use of one of the options above does not affect the complainant's right to take legal action.

7. Outsourcing

The Policyholder acknowledges and expressly accepts that AIG Europe S.A. may outsource certain services, activities or tasks to external providers (which may or may not be (a) regulated; or (b) located in the Grand-Duchy of Luxembourg) (the "Service Providers"). In this context, the Policyholder expressly accepts that any data which it has provided to AIG Europe S.A., including data which may directly or indirectly identify the Insured, or a beneficial owner or an authorized representative of the Insured, may be communicated to Service Providers. The transfer and/or disclosure of information to Service Providers may continue as long as the Policyholder maintains its insurance relationship with AIG Europe S.A.

The list of outsourced services as well as the country of establishment of the Service Providers is available on AIG Europe S.A.'s website at the following address: www.aig.lu/en/professional-secrecy which will be updated from time to time. The Policyholder acknowledges (a) having read and accepted this list (b) that it will visit the website from time to time should it wish to access the most up to date list.

8. AIG Europe S.A.'s Privacy Policy is available at <https://www.aig.lu/en/privacy> or by requesting a copy from: Data Protection Officer, AIG Europe S.A. 35D Avenue John F Kennedy, L-1855 Luxembourg, Grand-Duchy of Luxembourg or by email to: dataprotectionofficer.lu@aig.com. Before providing us with personal information about another individual you must (unless we agree otherwise): (a) inform the individual about the content of this notice and our Privacy Policy; and (b) obtain their permission (where possible) to share their personal Information with us in accordance with the Privacy Policy.

9. AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, Grand- Duchy of Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, Grand-Duchy of Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>. AIG Europe S.A. is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (FRN number 818443). This information can be checked by visiting the FS Register (www.fca.org.uk/register). Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

10. AIG Europe S.A. is a public limited company (société anonyme) incorporated in the Grand- Duchy of Luxembourg. AIG Europe S.A., UK Branch is registered in England and Wales respectively with branch establishment number BR020570. Registered branch office address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom.

11. Notwithstanding any other provision of this Policy, contracts of insurance which relate to risks which are situated in the EEA (as determined in accordance with the Policyholder Protection part of the Prudential Regulation Authority Rulebook) are not protected contracts of insurance for the purposes of the Financial Services Compensation Scheme (FSCS) and therefore do not give rise to an entitlement to compensation from the FSCS.

Berkshire Hathaway

1. This amends the Policy to the extent set out herein and shall be applicable only in relation to the proportion of risk written by Berkshire Hathaway International Insurance Limited and/or Berkshire Hathaway European Insurance DAC.

2. To the extent there are any risks insured under this Policy located in:

a) any territory in the European Economic Area and/or the United Kingdom, these are insured by Berkshire Hathaway European Insurance DAC, UK Branch and

b) Azerbaijan, Bolivia, Brazil, China, Colombia, Dominican Republic, Ecuador, Egypt, El Salvador, Guatemala, Honduras, India, México, Monaco, Nicaragua, Panama, Paraguay, Puerto Rico, and Venezuela, it is underwritten by Berkshire Hathaway International Insurance Limited and c) any other territory (as applicable), these are insured by Berkshire Hathaway European Insurance DAC, UK Branch and the definition of Insurer under this Policy shall be construed accordingly (to the extent of Berkshire Hathaway International Insurance Limited and/or Berkshire Hathaway European Insurance DAC's participation).

3. Notwithstanding any other provision of this Policy, this Policy, this endorsement and all terms and conditions set out therein constitute a single contract of insurance and, for the avoidance of doubt:

a) all terms and conditions including but not limited to those relating to premium, limits and excesses shall apply in the aggregate, across both Berkshire Hathaway International Insurance Limited and Berkshire Hathaway European Insurance DAC (to the extent of their participation; and

b) the rights, obligations and liability for performance of such obligations, of Berkshire Hathaway International Insurance Limited and Berkshire Hathaway European Insurance DAC are separate and not joint. Each of Berkshire Hathaway International Insurance Limited and Berkshire Hathaway European Insurance DAC is liable only for the risk it has insured in accordance with paragraph 2 above and its obligations under this Policy in connection with that risk.

4. Premium shall be paid to each of Berkshire Hathaway International Insurance Limited and Berkshire Hathaway European Insurance DAC via Dual Corporate Risks Limited and/or Dual Europe GmbH (as applicable).

5. Notification by the Insured to Dual Corporate Risks Limited and/or Dual Europe GmbH (as applicable) in accordance with the terms of this Policy shall be deemed notification to both Berkshire Hathaway International Insurance Limited and Berkshire Hathaway European Insurance DAC. In circumstances where Berkshire Hathaway European Insurance DAC is the Insurer (to the extent of its participation) the following provisions shall apply:

6. As Berkshire Hathaway European Insurance DAC is an Irish based insurance company, in addition to the complaints procedure set out in the Policy, the Policyholder has access to Irish mediator bodies for any complaints it may have regarding this Policy. Contact details of the Irish mediator bodies are available on Berkshire Hathaway European Insurance DAC's website: <https://www.bhei.eu/customer-complaints/>.

7. Outsourcing

The Policyholder acknowledges and expressly accepts that Berkshire Hathaway European Insurance DAC may outsource certain services, activities or tasks to external providers (the "Service Providers").

In this context, the Policyholder expressly accepts that any data which it has provided to Berkshire Hathaway European Insurance DAC, including data which may directly or indirectly identify the Insured, or a beneficial owner or an authorized representative of the Insured, may be communicated to Service Providers. The transfer and/or disclosure of information to Service Providers may continue as long as the Policyholder maintains its insurance relationship with Berkshire Hathaway European Insurance DAC.

8. Berkshire Hathaway European Insurance DAC is an insurance undertaking registered in Ireland with Company Registration number 636883. Berkshire Hathaway European Insurance DAC has its head office at 7 Grand Canal Street Lower, Dublin, D02 KW81. Berkshire Hathaway European Insurance DAC is authorised by the Central Bank of Ireland.

Chubb Global Markets Legal and Regulatory Information

Where this policy / certificate insures risks which are located outside the European Economic Area it is underwritten by Chubb European Group SE (CEG) through its United Kingdom branch.

CEG is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code, authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre.

Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FS Register number 820988).

Where this policy / certificate insures risks which are located in the European Economic Area it is underwritten by Chubb European Group SE (CEG). Chubb European Group SE is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. It is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

Lloyd's Insurance Company

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at 14th Floor, Bastion Tower, Place du Champs de Mars 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

All other terms, exclusions and conditions of this Policy remain unaltered.

Policy Number: (UMR) B0241183807506

SECURITY DETAILS

REFERENCES

UMR (Unique Market Reference): B0241183807506
Date contract printed to PDF: 12:32 12 October 2023

SIGNED UNDERWRITERS

DUAL Group

Slip Leader

Written 33.34%
Signed 33.34%



30.006%
Written

P	C	-	3	9	3	1	5	3	2	3	4	5		
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Enigma Industrial Services Ltd

30.006%
Signed

12:14 12 October 2023
1.1 DCR B1736DU2300010 (2023) Sch1 PI (WW & UK): 72.7% Liberty Mutual Insurance Europe SE UK Branch, 10% AIG Co Markets, 10% Berkshire Hathaway, 7.3% Everest 2786 (per DUAL Group Legal Entity Endorsement). Premium/claims settled by DUAL
James Smith
Bound



3.334%
Written

P	C	-	3	9	3	1	5	3	2	3	4	5		
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Enigma Industrial Services Ltd

3.334%
Signed

12:14 12 October 2023
1.1(O2) DCR B1736DU2300020 2023 - Sch 1 PI (WW & UK) - Chubb European Group SE UK Branch (100%). Premium/claims settled by DUAL
James Smith
Bound

IGI / International General Insurance Company



LIRMA

XIS
B2772

33.33%
Written

3	2	4	6	9	5	2	3	0	1					
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33.33%
Signed

08:40 09 October 2023
International General Insurance Company UK Ltd, LIRMA B2772, London, England
Michael Norman
Bound

Policy Number: (UMR) B0241183807506

SETTLEMENT INFORMATION

Terms of Settlement

Settlement Due Date: 30 November 2023

Instalment Premium Period of Credit: 60 day(s)

Adjustment Premium Period of Credit: 60 day(s)

DUAL Group

Non-Bureau Leader

James Smith

Policy Number: (UMR) B0241183807506
