



VERIFICATION OF INSURANCE

To Whom It May Concern

We, the undersigned Insurance Brokers hereby certify that the following described insurance is in force at this date, underwritten by Insurers as detailed below.

NAME OF INSURED: Focused Group Ltd, Focused Consulting Ltd

ADDRESS: Mansion House, Manchester Road, Altrincham, Cheshire, WA14 4RW

POLICIES:-

Employers Liability

Insurer: Hiscox

Policy No.: 1966814

Limit of Indemnity: £10,000,000 any one occurrence or series of occurrences arising out of any one event/unlimited in the period of insurance (reduced to £5,000,000 in respect of Terrorism)

Period of Insurance: 05th January 2020 to 04th January 2021

Public/Products Liability

Insurer: Hiscox

Policy No.: 1966814

Limit of Indemnity: £5,000,000 any one occurrence or series of occurrences arising out of any one event

Deductible: £250 increased to £2,500 in respect of safety critical rail work or heat work

Period of Insurance: 05th January 2020 to 04th January 2021

Professional Indemnity*

Insurer: Hiscox

Policy No.: 1281187

Limit of Indemnity: £5,000,000 any one occurrence

Deductible: £10,000 each and every claim

Period of Insurance: 5th January 2020 to 4th January 2021

*A cap below £5m applies in certain specialist sectors. Please contact us if you require further clarification.

All policies are subject to terms and conditions as specified in the policy wording and other associated documents.

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 excess are based upon information provided to us by insurers.

This letter is issued as a matter of information only and confers no right upon a third party 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).

Jelf

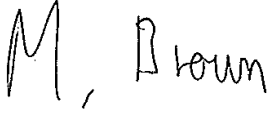
Kabel House, 15 Quay Street, Manchester, M3 3HN

Jelf Insurance Brokers Ltd* (Reg No. 0837227), Jelf Wellbeing Ltd* (Reg No. 2647586), Jelf Financial Planning Ltd* (Reg No. 3072281) and Jelf Commercial Finance Ltd (Reg No. 4333281) are part of Jelf Group plc (Reg No. 2975376) and are all registered in England and Wales at 1 Tower Place West, Tower Place, London, EC3R 5BU .

*Authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA.

We assume no obligation to advise any third party 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 in this letter (to the extent such waiver is legally permitted).

This letter may not be reproduced by you or used for any other purpose without our prior written consent

A handwritten signature in black ink that reads "M. Brown". The letter "M" is large and stylized, followed by a comma and the name "Brown".

Account Handler

Date 13 December 2019

Jelf

Kabel House, 15 Quay Street, Manchester, M3 3HN

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