

TO WHOM IT MAY CONCERN

Date 27 October 2020

Name of Member Essex Police, Fire and Crime Commissioner Fire and Rescue Authority and EFA (Trading) Limited

Membership Number BD007_FRC003_0006 ESS

Protection Period From: 01/11/2020
To: 31/10/2021
Both days inclusive

Limit of Liability: **Public Liability**
£50,000,000 any one event
Products Liability
£50,000,000 for all claims
Employers' Liability
£50,000,000 any one event

Excess As per Protection

Conditions As per Liability Protection Wording including Indemnity to Principals

Security The Mutual provides protection up to a limit for each claim ("the retention") in line with its Rules and Articles of Association and its Protection Wordings. The Mutual arranges insurance in the names of its Members above the retention with Builders Direct S.A. (company number B0175694) whose registered office is 8D, rue Collart, L-8414 Steinfort, Luxembourg.

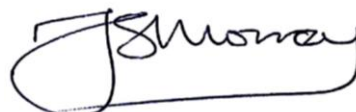
IMPORTANT INFORMATION

This certificate does not reflect in detail the protection terms and only provides a summary of the protection that is in existence at the date this certificate was issued. To obtain details of the protection terms, conditions, restrictions, exclusions or warranties you must refer to the Liability Protection Wording, Definitions document and Protection Schedule.

In arranging this certificate, we do not guarantee that the protection outlined will continue to remain in force for the period referred to as the protection may be cancelled or altered by either party at any time and/or in accordance with the Mutual's Rules. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration or cancellation of this protection.

Signed

Mike Clayton
Chairman
Fire & Rescue Indemnity Company Limited

Signed

John Morrey
Managing Director
Builders Direct S.A.