

22nd February 2016

**To Whom it may concern**

<b>Clients Name</b>	<b>Photohaus Ltd</b>
<b>Policy Type</b>	<b>Commercial Combined</b>

With reference to the above client, we are pleased to confirm that they hold Employers and Public Liability cover in accordance with the following details:-

**Employers Liability**

**Insurer:** Catlin Insurance Company (UK) Ltd  
**Policy No:** 18238154  
**Indemnity Limit:** £10,000,000 any one occurrence and unlimited during the policy year  
**Expiry Date:** 21/02/2017  
**Cover:** Legal liability arising from the death, injury, illness or disease of any person in the employment of the insured arising from such employment.

**Public/Products Liability**

**Insurer:** Catlin Insurance Company (UK) Ltd  
**Policy No:** 18238154  
**Indemnity Limit:** £5,000,000 any one occurrence and unlimited during the policy year  
**Expiry Date:** 21/02/2017  
**Cover:** Legal liability arising from the death, injury, illness or disease of any third party not in the employment of the insured or loss of or damage to a third party's property arising from the business of the insured.

The policy provides cover for legal liability to third parties in respect of death, bodily injury or disease or damage to property arising out of the activities of the insured.

We would confirm that the policy includes an Indemnity to Principals Clause.

Please do not hesitate to contact us if you have any queries or if you require any further information.

Yours faithfully



Catherine Borrill  
Account Handler