

To Whom It May Concern

31st October 2019

Fire & Rescue Indemnity Company Limited and Essex Police, Fire and Crime Commissioner Fire and Rescue Authority and EFA (Trading) Ltd.

This is to confirm that Essex Police, Fire and Crime Commissioner Fire and Rescue Authority and EFA (Trading) Ltd is a Member of Fire & Rescue Indemnity Company Limited ("the Mutual") and has in force from 1st November 2019 until 31st October 2020 discretionary protection which, as at 1st November 2018, incorporate the following features:

Public Liability:	Indemnity of £50,000,000 any one event;
Products Liability:	Indemnity of £50,000,000 for all claims;
Employers' Liability:	Indemnity of £50,000,000 any one event.

The Mutual takes the first £200,000 of each agreed claim on a discretionary basis and arranges insurance with Builders Direct SA above that sum in the Members' names.

Employers' Liability protection is backed by a ground up insurance policy with Builders Direct SA in the name of the Member.

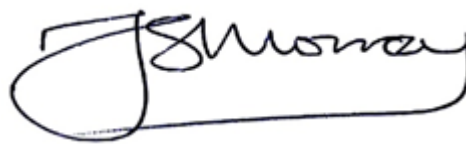
Indemnity to Principals: The protection includes a standard Indemnity to Principals Clause in respect of contractual obligations.

The information contained in this letter is correct at the time of its delivery and neither the Mutual or Builders Direct SA are under no obligation to voluntarily notify any recipient of any changes to the discretionary protection or insurance which may occur before 1st November 2020.

Yours faithfully



Mike Clayton
Chairman
Fire & Rescue Indemnity Company



John Morrey
Managing Director
Builders Direct S.A.