

To Whom It May Concern,

14th November 2025

Re: Lili Waste Services Ltd

We can confirm that we act as the Insurance Brokers on behalf of the above Insured and Insurance has been put in place on behalf of our client for the periods shown below plus any renewal subsequently agreed.

Motor Fleet

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| Insurer: | Miles Smith Ltd via Octane London Market (Underwritten by AXA Insurance UK plc) |
| Policy number: | 202111/OCLM/0000002131 |
| Cover period: | 14th November 2025 to 13th November 2026 |
| Nature of Business: | Waste Services |
| Insured Vehicles: | Any motor vehicle the property of the policyholder or for which they are legally liable |
| Class of Use: | Use for social domestic and pleasure purposes and for the carriage of goods for hire and reward in connection with the insureds business |
| Authorised Drivers: | Any person authorised by the insured to drive. Provided the person driving holds a licence to drive the motor vehicle or has held and is not disqualified from holding or obtaining such a licence and provided that the person is driving on the order of or with the permission of the insured |
| Special Conditions, Restrictions or Excesses (in addition to any standard policy excess): | As agreed – Please refer to the insurer schedule, endorsement document and policy wording for a comprehensive list of the terms and conditions that apply. |
| Property Damage Liability | £20,000,000 (Private Cars) £5,000,000 (Commercial Vehicles) £1,200,000 (damage to property where the liability arises from the use or carriage of goods of a hazardous nature) |
| Bodily injury or death to third party caused by the use of an insured vehicle | There is no stated financial limit for bodily injury claims to third parties, which aligns with UK law requiring unlimited liability for personal injury under the Road Traffic Act |
| Vehicle Cumulative Limit of Indemnity (Including Trailers) Any One Location | £2,000,000 |

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Pollution Liability (spillage and mis-delivery)

£5,000,000 (The insurer will indemnify you in respect of damage resulting from spillage or mis-delivery of the load from any insured vehicle provided that any spillage or mis-delivery results from a sudden, identifiable unintended and unexpected incident and such incident takes place in its entirety at a specific and identified time and place during the policy period subject to an excess of £1,000

Please Note:

Cover is subject to Insurers Policy Terms, Conditions, Exclusions and Cancellation Policies.

The Information provided in this document has been based on the arrangements in place at the time of writing but please be aware that changes may occur during the policy period.

The expiry date shown above is the standard policy expiry date and under certain circumstances cancellation could occur prior to this date.

Please note that this document is provided as an information summary only and does not extend or amend the cover provided by the relevant insurance policies.

If you have any specific queries in relation to our client's insurance arrangements please contact us via our client and we will be happy to assist.

Yours faithfully



Alexander Drakeley
Senior Broker