

17th March 2026

**To Whom It May Concern****CONFIRMATION OF INSURANCE: A Pay Services Ltd**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

<b>POLICYHOLDER :</b>	A Pay Services Ltd		
<b>BUSINESS DESCRIPTION :</b>	Umbrella &/or Accountancy &/or Payroll Company Providing Company Formation, Accounting, Administrative, Payroll & Training Services for Workers & the Provision of Workers to Third Parties		
<b>PERIOD OF COVER :</b>	3rd April 2026	to :	2nd April 2027
<b>INSURER :</b>	Hiscox Underwriting Limited		
<b>POLICY NO :</b>	010012100		

**PUBLIC, PRODUCTS & EMPLOYERS LIABILITY**

<b>LIMIT OF INDEMNITY :</b>	Public Liability - each and every claim or loss other than for pollution or for products to which a single aggregate limit applies	£5,000,000
	Employers Liability - any one occurrence	£10,000,000
<b>EXCESS:</b>	£250 each and every claim or loss for property damage only £2,500 for use of heat and safety critical rail	

**PROFESSIONAL INDEMNITY**

<b>LIMIT OF INDEMNITY :</b>	Any one claim and in the aggregate	£5,000,000
<b>EXCESS:</b>	£500	

**DRIVERS NEGLIGENCE**

<b>LIMIT OF INDEMNITY :</b>	£50,000 in the aggregate, £10,000 each and every claim
<b>EXCESS:</b>	£500 increased as per policy wording

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 deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

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

We assume no obligation to advise yourselves 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 herein with the exception only of wilful default, recklessness or fraud.

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

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

*Jo Dixon*

**Jo Dixon Cert CII  
Client Advisor  
For and on behalf of Marsh Commercial**