

Ref: TCO/12838671

Date: 21st July 2025



**"TO WHOM IT MAY CONCERN"**

RE: **Fallow Management Limited**

We act as Insurance Brokers to the above and would like to confirm that the undernoted insurances have been effected on their behalf:

**COMBINED LIABILITY INSURANCE**

Insurers: **AXA Insurance UK plc & CNA Insurance Company Ltd**

Period of Insurance: **29/07/2025 to 28/07/2026**

Policy Number: **SCBDX7080784/12838671/25 & ETXS13889795**

**Employers Liability**

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Limit of Indemnity: **£ 10,000,000** any one occurrence and unlimited in the Period of Insurance.

Includes indemnity to Principals

**Public and Products Liability**

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Limit of Indemnity: **£ 10,000,000** any one occurrence and unlimited in the Period of Insurance, but in 'all' in respect of Products Liability.

Includes indemnity to Principals

**Inefficacy and Contractual Liability**

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Limit of Indemnity: **£ 5,000,000** any one occurrence and unlimited in the Period of Insurance.

Includes indemnity to Principals

**Products Inefficacy**

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Limit of Indemnity: **£ 5,000,000** any one occurrence and in all during the Period of Insurance.

## Wrongful Arrest

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Limit of Indemnity:           £   **5,000,000** any one occurrence and unlimited in the Period of Insurance.

## Loss of Keys and Consequential Loss of Keys

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Limit of Indemnity:           £   **100,000** any one occurrence and unlimited in the Period of Insurance.

## Financial Loss

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Limit of Indemnity:           £   **1,000,000** any one occurrence and in all during the Period of Insurance.

## Fidelity Bonding

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Limit of Indemnity:           £   **250,000** in respect of any one Employee and  
£   **500,000** in all in any one Period of Insurance

## Professional Indemnity

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Limit of Indemnity:           £   **1,000,000** any one occurrence and in all during the Period of Insurance.

## Fidelity Guarantee

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Limit of Indemnity:           £   **250,000** in respect of any one Employee and  
£   **500,000** in all in any one Period of Insurance

This document is issued to you as a matter of information only. Its issue does not make the person or organisation to whom it is issued an additional Insured, nor does it modify in any manner the contract of insurance between the Insured and the Underwriters. Any amendment change or extension of the contract can only be effected by specific endorsement.

Should the above mentioned contract of insurance be cancelled, assigned or changed during the Policy period in such a manner as to affect this document, no obligation to inform the Holder of this document is accepted by us.

We trust that the above is satisfactory for your purposes, but should you have any queries please do not hesitate to contact us.

Yours faithfully,



**DARWIN CLAYTON (UK) LIMITED**

**Name**     Tina Chittenden  
**Title**      Account Executive